WHICH?
FULL OF GOOD SUGGESTIONS
NOVEMBER 2002

HAPPY NAPPIES

Washable nappies leave users smiling

BREAKDOWN POLL

AA races past RAC and the rest

MOVING MUSIC

Best portable CD, MP3, minidisc and tape

MORTGAGES

Could you save £800+ a year?

www.which.co.uk/whichextra

From nappies to mortgages and mobiles – Which? will help you save

A couple of months ago, my son decided that the loo was an interesting, grown-up kind of place and we binned our final nappy. Having read this month's report, I realise that we've chucked out some 5,000 disposables over the last two and a half years, at a cost of about £750. I opted for disposables because washables seemed like one more hassle at an already action-packed time. But, as the nappy-stuffed bin bags went out each week, we definitely felt bad about adding to the 8 million nappies that head for landfill each day.

So I wish we'd run our user trial of washable nappies a few years ago. Having read the reports of seven families who tried them, I feel I'd now have the confidence at least to try washables. And, of course, they're not only greener but could save you a few hundred pounds, too.

One of the best ways to make big savings is to review your mortgage – especially if you're coming to the end of a fixed-term deal. Cutting your rate by 1.5 per cent could save more than £860 a year on an £80,000 loan. Our guide on p42 explains how to switch. Remember, too, that our website – www.switchwithwhich.co.uk – will now help you find a better mobile phone deal as well as choose the best current account or energy supplier for you. And still online, our annual guides, the *Which? Tax Saving Guide 2002* and *Which? Car 2002* are now on our exclusive members' website, Which? Extra. Go to www.which.co.uk/whichextra.

Helen Parker

Helen Parker, Editor

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WHICH? extra
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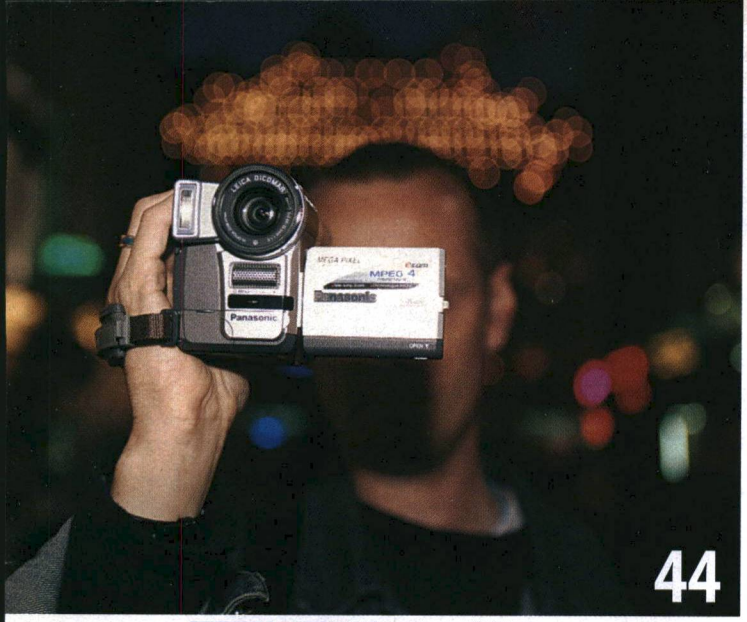
Pete Tynan steers you towards the best car recovery firms: p20

Julie Hunter delivers seven mums' verdicts on washable nappies: p30



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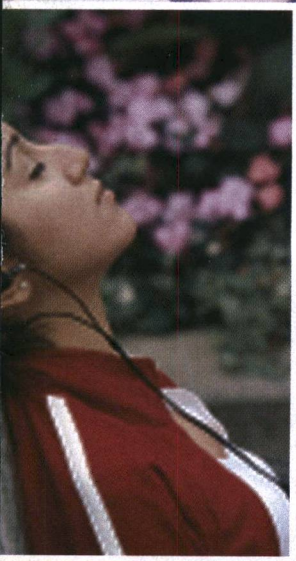

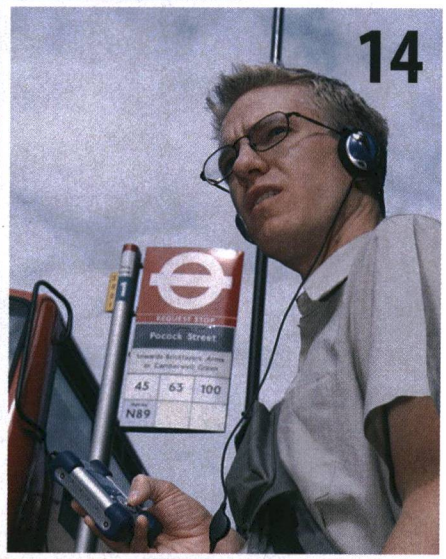

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NOVEMBER 2002

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Consumer stories that make a difference

LENDERS WHO WON'T LISTEN

FIGHT BACK

Lenders have refused to freeze the loan interest of victims who were mis-sold equity release mortgage schemes.

Following our report in August (see 'Please, please, release me', p6), we asked the lenders of our featured victims to freeze the interest on the loans. Chelsea, Staffordshire and West Bromwich Building Societies, and Halifax refused.

In most cases it has been agreed these schemes were mis-sold, and most victims have repaid the original loans, but they are still being charged interest on the remaining debt.

In September we gave examples of people stuck with huge debts after taking out complicated shared appreciation mortgages, another type of equity release product (see 'Taking a gamble on your home', p7). The lenders, Barclays and Bank of Scotland, also refused to cap the interest.

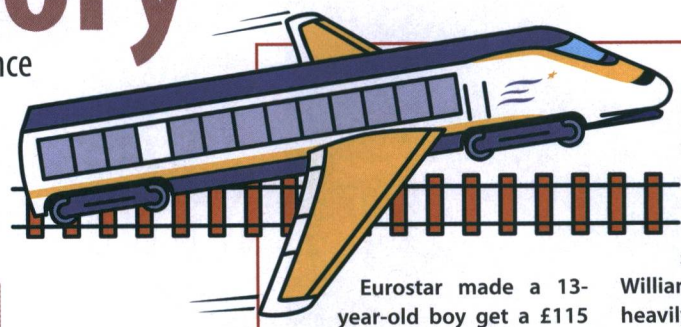
We asked the lenders' trade association, the Council of Mortgage Lenders (CML), to put pressure on its members.

It said: 'We cannot instruct members on issues which are matters for their commercial judgement...The equity release products being offered today differ radically from the earlier version and safeguards have been put in place to ensure that problems do not recur.'

We don't agree. Many of the problems with equity release schemes have arisen because they are mortgages, and mortgage advice won't be regulated until 2004.

In the meantime, consumers are still at risk, and we think the industry should compensate existing victims before launching into a new selling spree.

We haven't given up on the victims of mis-selling. A number of MPs are supporting our campaign, and we hope to get a debate on the issue in parliament. Watch this space.



Eurostar

Eurostar made a 13-year-old boy get a £115 adult single to Calais because it had 'run out' of youth fares.

The reasoning behind Eurostar's ticketing policy is that it is 'not in the railways business' but more akin to an airline – despite running on rails. And since nobody regulates Eurostar tickets, unlike other train tickets, it can do as it pleases.

The adult fare for 13-year-old Thomas Pearne was nearly three times the price of Eurostar's youth ticket. Waterloo staff told his father, William, that the train was heavily booked and youth fares for it had run out, but absurdly when the pair boarded they saw many empty seats.

Train companies operating in the UK cannot limit child seats for those under 16, who get a discounted, and generally half-price, fare. This definition of a child is set by the fares regulator, the Strategic Rail Authority (SRA). Child discounts apply for all tickets except special deals, which are already discounted.

B Mobile

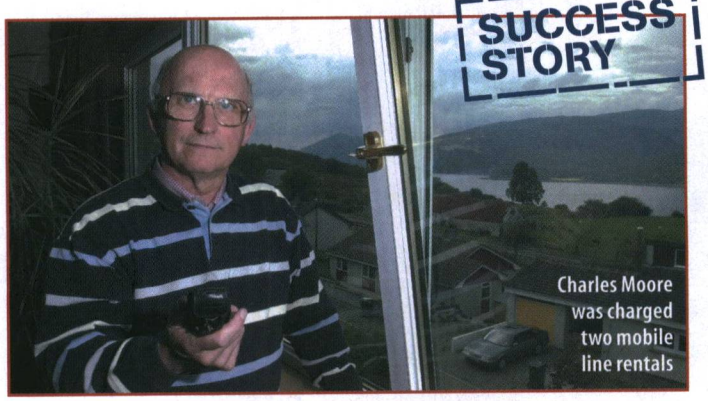
Get switching with Which?

Which? research has found that ten million pre-pay mobile users could save money by switching to a contract – that's 45 per cent of adult pre-pay users. And many contract customers could also benefit from changing deals. Yet a substantial 70 per cent of us have never considered switching our mobile phone tariff.

Which? has now launched the B-mobile campaign to help you cut the cost of your mobile bill by switching to a different deal. Simply log on to our website www.switchwithwhich.co.uk and use our step-by-step calculator to work out which tariff is best for you, then follow our tips on how to switch.

MOBILE DOUBLE TROUBLE

SUCCESS STORY



Charles Moore was charged two mobile line rentals

Which? reader Charles Moore made a call for help when he told us that Vodafone wouldn't stop charging him two line rentals for his one mobile phone.

We were stunned when Charles, a pensioner from Fort William, showed us how Vodafone, for a whole year, had ignored, misinterpreted or rebuffed his pleas in several letters, and continued charging him an extra £11.05 a month. But we understood the problem perfectly when we contacted Vodafone's press office to ask it to explain why Charles had suffered this fate.

After losing our first fax and being faxed again, Vodafone produced an explanation that was clearly wrong, and then refused to give us any further explanation of Charles' fate.

Thankfully, the company has now refunded Charles £170, which included a goodwill payment.

Charles bought a mobile phone last year, threw away his old one and transferred the Sim card, so he could keep his existing number. He then wrote to Vodafone to cancel the agreement on his original phone – but the line rental charges continued.

Although it's possible to keep your old number with a new Sim card, Charles opted for his way.

He believes that he fell into a gulf between Vodafone's two arms, Connect and Retail, which seemed not to talk to each other.

Charles said: 'Vodafone failed miserably as a communications outfit. Only intervention from _Which?_ resolved this.'

David Clark, from Surrey, also contacted us. He was on Vodafone's phone network

PHOTOGRAPHY JEREMY STOCKTON, ROD LEACH, GETTYONE STONE ILLUSTRATION CYRUS DEBOO

fares are off the rails

Unfortunately for Thomas, the SRA has no powers over Eurostar. Eurostar has its own definition of a child, which is those aged under 12. For those aged 12 to 26, Eurostar offers a limited number of 'youth' fares for each train, but it refused to tell *Which?* how many. There's no limit on 'child' fares, for under-12s. Under-fours go free if they sit on a lap. Eurostar says these bands reflect airlines' ticketing. We think its age policy is arbitrary and confusing, at best, and eagerly await the day we see a Eurostar train fly.

William Pearne had to pay an adult fare for 13-year-old Thomas

In our recent survey of 100 *Which?* members, we found that almost all of those with a current contract could save around 20 per cent a month on their bill just by changing deal.

So, whether you've got a pre-pay or contract mobile phone, go to www.switchwithwhich.co.uk to find out how much money you could save.

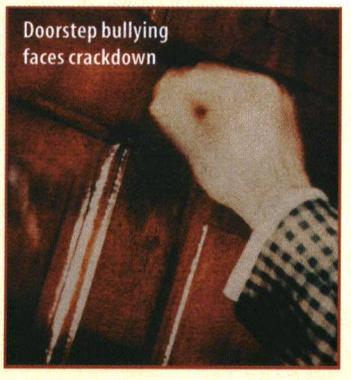
through Singlepoint. As a service provider, Singlepoint bills customers. David's complaint was that Vodafone had increased charges, and Singlepoint, which knew about it, didn't tell him.

In May, Vodafone told service providers, and customers whom it billed directly, that from June, calls to 0800, 0500, 0808, 0845 and 0870 numbers wouldn't count against free minutes included in Leisure tariffs. David used such numbers often, to access cheap international calls and his ISP, but only discovered the change when he saw an extra £8 on his bill. Singlepoint refunded David's £8 when he complained. It told us forewarning customers would have caused 'unnecessary confusion'.

SPOTLIGHT ON DOORSTEP ROGUES

This month sees National Consumer Week shine the spotlight on doorstep bullies.

Doorstep rogues' favourite stunts include tricking householders into switching energy supplier, and denying victims their cancellation rights. We've also come across cases where roving, bogus property repairers have targeted elderly people and persuaded them to part with thousands of pounds for shoddy, and unnecessary, home 'improvements', then disappeared. The size of the problem is hard to assess, because these crimes often go unrecorded.



Doorstep bullying faces crackdown

National Consumer Week, which starts on 11 November, is run by the Trading Standards Institute, the body that represents trading standards officers (TSOs). The week, backed by the government, will focus on doorstep selling issues. We support the week, and will highlight a host of wrongs, and your rights.

Under the doorstep selling regulations, you have the right to a seven-day cooling-off period when you've bought goods or services following an unsolicited visit to your home.

Complaints to TSOs about door-to-door traders run into the thousands each year. Cambridgeshire TSOs alone received 550 complaints last year. But, according to a recent, government-backed report, police rarely record bogus repairers' criminal deceptions as crimes, writing them off as civil disputes.

FURTHER INFORMATION
www.tradingstandards.gov.uk/cgi-bin/callist.cgi

CAMPAIGNING FOR YOU

● Rogue salespeople are set to land London Electricity (LE), which includes Virgin Energy, a £2 million fine, in the first action of its kind.

As we went to press, energy regulator Ofgem revealed plans to fine LE for failing to stop its agents' antics, which included forging consumers' signatures on contracts to switch. Ofgem was given powers in April to impose such fines. LE says it has taken decisive action and has now 'put its house in order'.

We've long highlighted the dodgy selling tactics of these two brands. Virgin in particular prompted scores of complaints to consumer advocate Energywatch.

LE had signed up to an industry selling code, Energysure, in May.

● We're delighted that holiday giants Thomson, Airtours and First Choice have agreed to change unfair small print on surcharges, cancellations and compensation.

The move follows intervention by the Office of Fair Trading.

● Police have dropped a probe into alleged false accounting at the Engines Direct workshop on a trading estate featured in *Which?*.

We told in January of the swoop at Twickenham Trading Estate, in Rugby Road, south west London, and of many consumers who told of expense and heartbreak after taking in a car to the estate. Police cited 'insufficient evidence'.

● The CD industry has been found guilty of fleecing UK music fans in the past by blocking cheaper imports – but watchdogs can't act because of a loophole which means only current breaches are punishable. We'd warned of this; the law must change to close it.

● We welcome plans for an EU 'safety net' law imposing a duty on traders to play fair with customers.

Consumers' Association campaigns for all UK consumers. If you want to know more about our campaigns, go to www.which.net/campaigns

Who will write my will?

EXPOSED

Solicitor Philip Hulme, middle, was jailed for stealing from dead clients

Grieving relatives were robbed of bequests from their loved ones when a will-writing company stole nearly £5 million before it was shut down in the public interest.

Sadly, putting your faith in a will-writing company can have pitfalls – but so can finding a trustworthy lawyer.

Recently, we encountered a case of a corrupt solicitor who stole more than half a million pounds from the estates of dead clients.

Solicitor Philip Hulme, aged 54, of Tarporley (pictured left, partially obscured), admitted nine charges of theft and three charges of false accounting at Warrington Crown Court in March this year after embezzling £650,000 over ten years.

He was struck off by the Solicitors Disciplinary Tribunal a few weeks after he was jailed. Luckily, the people affected should get their money back because all solicitors must have professional indemnity insurance which, in some cases, covers dishonesty. Even if they don't have this insurance, victims have recourse to the Law Society's Compensation Fund.

Clients of will-writing company Legacies (Will and Probate Services) Ltd weren't as lucky when it was wound up in May after an investigation by the Department of Trade and Industry. The company, which traded in Essex and Cardiff, stole £4.8 million from money owed to the beneficiaries of around 250 wills. Grant Thornton, the liquidator, is taking action to recover the funds but said: 'It's unlikely that there will be any distribution of money,' as there aren't enough assets.

Problems like this aren't common and you can take steps to protect yourself. You can write your own will (see our guide 'Thy will be done', *Which?*, August 2002, p51), or if your affairs are complicated, get a solicitor who is a member of the Society of Trust and Estate Practitioners. This body and its members are particularly skilled and experienced in these areas. If you decide to use a will-writing company, make sure that it belongs to The Society of Will Writers or the Institute of Professional Will Writers.

Some professional indemnity insurance policies cover theft of clients' money. Check with the regulatory body what minimum cover it requires.

FURTHER INFORMATION

www.step.org
www.thesocietyofwillwriters.co.uk
www.ipw.org.uk

PHOTOGRAPHY LIVERPOOL DAILY POST AND ECHO, JOE SHEEHAN, GETTY ONE STONE

SOLICITORS' COMPLAINTS BODY IN DOCK AGAIN

Shocking figures show the number of complaints against solicitors gathering dust at their professional body has soared by a third since February.

The Lord Chancellor's Department told us it would soon announce action following ongoing problems with the Law Society's handling of consumers' complaints. We think action's long overdue – the government must seriously consider whether it's in consumers' interest to let the legal profession continue regulating itself.

This month, the Law Society unveils its new weapon: a non-lawyer joins as Lay Commissioner. But the profession's ombudsman at the time this appointment was announced branded it 'symbolic', and the redress scheme he will oversee as 'disappointingly unambitious'.

In February, the Law Society's complaints-handling arm – the Office for the Supervision of Solicitors (OSS) – had 6,832 outstanding complaints on its books. By September, the total was 9,156. As *Which?* went to press, the Law Society agreed extra cash to target the problem.

Ann Abraham, who until last month was Legal Services Ombudsman and monitored the OSS, recently criticised its lack of effective action in dealing with mounting complaints. The OSS even changed the definition of a complaint in 2000, which led, unsurprisingly, to a fall in 'complaints'. Ms Abraham, who quit after five years, told *Which?* that the OSS was more concerned with closing the file on a complaint than dealing with it. The Law Society's record in this area had been 'consistently shaky' for 15 years, she said.

It's almost two years since the government said that unless the OSS improved, it would appoint a complaints tsar to sort it out.

Ann Abraham slammed complaints tally

Another bright ide

Energy efficiency is a great idea, and British Gas' offer of energy-saving light bulbs can only help.

But not so efficient is its method for processing orders.

Bemused customer Jackie O' Sullivan contacted us after her £10 order went missing earlier this year. Jackie had phoned the ordering hotline, punched in her credit card number, and, as requested, left a recorded message with her name and address.

A month later, no light bulbs had appeared, although her card had been charged.

Jackie told us that, when she eventually spoke with the processing company, she was told that money is automatically debited even if the customer's name and address are inaudible. And she

YOUR RIGHTS

POOR FOOD GETS JUST DESSERTS

Celebrated restaurants that let their food go to pot can expect no mercy from *The Good Food Guide*, published by Consumers' Association's books arm.

Conran Restaurants' Mezzo, in London, for instance, has been dropped from the new 2003 edition after guide inspectors reported disappointing food, which tallied with customers' reports to the guide. Other Conran restaurants are up to scratch and remain in the guide.

Separately, two readers recently contacted *Which?* after visiting Mezzo, and also complained about the food. To add insult to injury, both of them were hit with unexpected charges.

Christine Pearson, from Kent, was on a night out with office colleagues. As they sat down to eat, staff told them about a compulsory charge of £5 a head for live music. They hadn't been warned of this on booking, and didn't particularly want to listen to the music anyway.

Christine so disliked her main course that she sent it back, and she described the service as 'rude, slow, appalling'.

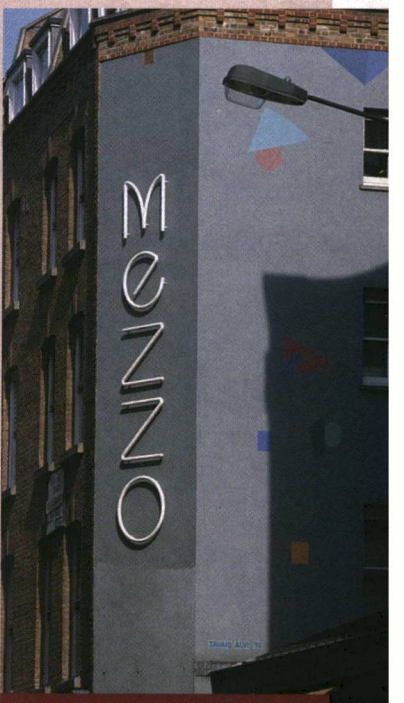
A couple from London took up a meal deal advertised on the website lastminute.com. The £15.50 a head covered a 'three-course set menu meal' at Mezzo including a glass of wine. On the night, they found out that the main course of their 'meal' wasn't really a meal, but only part of one. Vegetables were an extra £3 a serving. Service – which was added automatically – was another £6.49 on top of that.

To top it off, the couple were served the wrong food and found service 'poor'. They therefore asked to withhold half of this service charge, but the waiter told them that it was compulsory. They, justly, refused and stuck to their guns.

Lastminute.com told *Which?* that it had now clarified the deal on its website and in its e-mails to customers confirming their booking. Mezzo said its reservation system included an automatic prompt to staff about the music charge, and it tested staff through mystery calls. It added that it strived to provide the highest standards of customer service in all areas, and that it investigated all complaints.

● ACTION POINT

If you've had shoddy restaurant service, and complaining to staff hasn't put things right, you can withhold part, or all, of a tip. This is so, even if it's been added to the bill automatically.



Mezzo customers have complained of poor food and service

from British Gas

wasn't alone – she was told that 20 others in the previous three months had also complained of missing bulbs.

Jackie said: 'They told me they had to rely on people contacting them as they had no means of stopping the payments being deducted. And they added they'd had problems with their answerphone system.'

British Gas told *Which?* that it had sent Jackie a package – but it was incorrectly addressed and wasn't returned. It had already apologised and sent her a replacement pack. Despite what Jackie had been told about other complaints, British Gas described this as an 'isolated incident'. However, it said it was considering an online ordering system.

PROTECT YOURSELF ABROAD – WITH PLASTIC

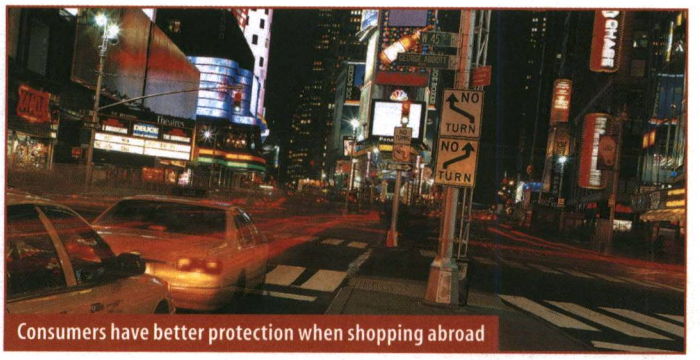
When you buy costly goods or services with your credit card abroad, the law gives you extra protection if something goes wrong – but banks disagree.

Happily, the Office of Fair Trading (OFT) is challenging them over their policies on paying out. It recently said that HSBC, Bank of Scotland and Sainsbury's Bank had agreed to pay valid claims for foreign purchases. The banks dispute that the law requires this, but they've decided to do so on a 'voluntary basis'. Other banks are in discussion with the OFT, which can take them to court if they reject valid claims.

All the major banks refute the OFT's view, and ours, that the Consumer Credit Act protects you when you buy on plastic abroad, as well as at home. They might pay some or all of what you're entitled to claim, but only out of 'goodwill'.

Under the act, when you use your credit card to buy goods or services costing between £100 and £30,000, if you were misled about them, or they're faulty, you can claim against the card company instead of the supplier. This doesn't apply to debit or charge cards.

Previously, HSBC's policy was to consider some claims, and only up to the amount on the card. Sainsbury's had also limited the amount. But even a part-payment on a credit card should protect the whole price. Bank of Scotland said it was already its policy to pay such claims.



Consumers have better protection when shopping abroad

If there is something you'd like us to investigate, leave a message on the Inside Story Hotline on **0800 252088** (calls are free). We're sorry but we can't reply individually to the many calls we receive.

INFORMATION about TECHNOLOGY

Want to buy a computer, but not sure where to go for advice? Read on to find out how computer retailers compare...

Spending several hundred pounds on technology you don't really understand is enough to worry most people. So, for many of us, buying a computer is one of those rare occasions when we're pleased to hear a sales adviser ask: 'Do you need any help?' But just how helpful are computer sales assistants? We sent researchers on an undercover mission to find out.

UNDERCOVER SHOPPING

In July ten of our researchers made 85 visits and phone calls to 11 computer retailers. We visited ten branches of Comet, Dixons, John Lewis, PC World (part of the Dixons group) and The Computer World (which was formed when Time took over Tiny), plus 15 independent shops. We also phoned mail-order retailers Dell, Evesham, Jungle, Simply and Watford Electronics four times each. The advice we were given was then assessed by two computer experts.

Our researchers approached the retailers with two scenarios: first they posed as someone looking for a first computer to use for basic word processing, accounting and surfing the internet; then they posed as someone who wanted advice about upgrading their computer to a new operating system, Windows XP. (Evesham and The Computer World don't sell this upgrade so we asked them only for first-time buyer advice.)

In the first case, we wanted to see whether sales assistants would ask what we wanted the computer for and whether they gave good advice about hardware, software and after-sales support, plus a suitable final recommendation.

In the second case, we were interested in whether sales assistants checked the specification of the computer we had and what we used it for – information they would need to be able to give the best advice.

INCONSISTENT ADVICE

We found the quality of advice varied immensely between sales assistants, even those working for the same company. None of the retailers gave consistently good advice. However, Watford Electronics was particularly poor – its sales advisers gave limited information and inappropriate recommendations. Jungle and Evesham were slightly better, but their overall standard of advice was still poor.

HORSES FOR COURSES

'The best thing that you can do, even if it isn't your first computer, is to match it up with what you'd like to use it for' was the useful advice from The Computer World in Norfolk. However, one Watford Electronics representative refused to recommend a PC, insisting he needed more detail about the specific components we wanted. But it's unrealistic to expect a first-time buyer to know this.

CALL IN OR CALL UP?

Sales assistants in stores tended to offer advice more readily than mail-order staff, who seemed more accustomed to taking precise orders. Only one of the four Evesham representatives we spoke to offered explanations for the PC components they recommended. So it's a good idea to look around computer stores, even if you don't end up buying from them. As one sales assistant from Jungle said: 'There's nothing

COMET GROUP PLC

'THE BEST THING IS TO READ THE BOX. I MEAN, I KNOW THAT SOUNDS A BIT BLASÉ'

JARGON BUSTER

PROCESSOR This is the 'brain' of the computer, enabling the other components to function. Its speed is measured in gigahertz (GHz), and most new PCs have at least 1GHz. There are two main brands of processor – Intel produces Pentium and simpler Celeron processors, and AMD produces Athlon and simpler Duron processors.

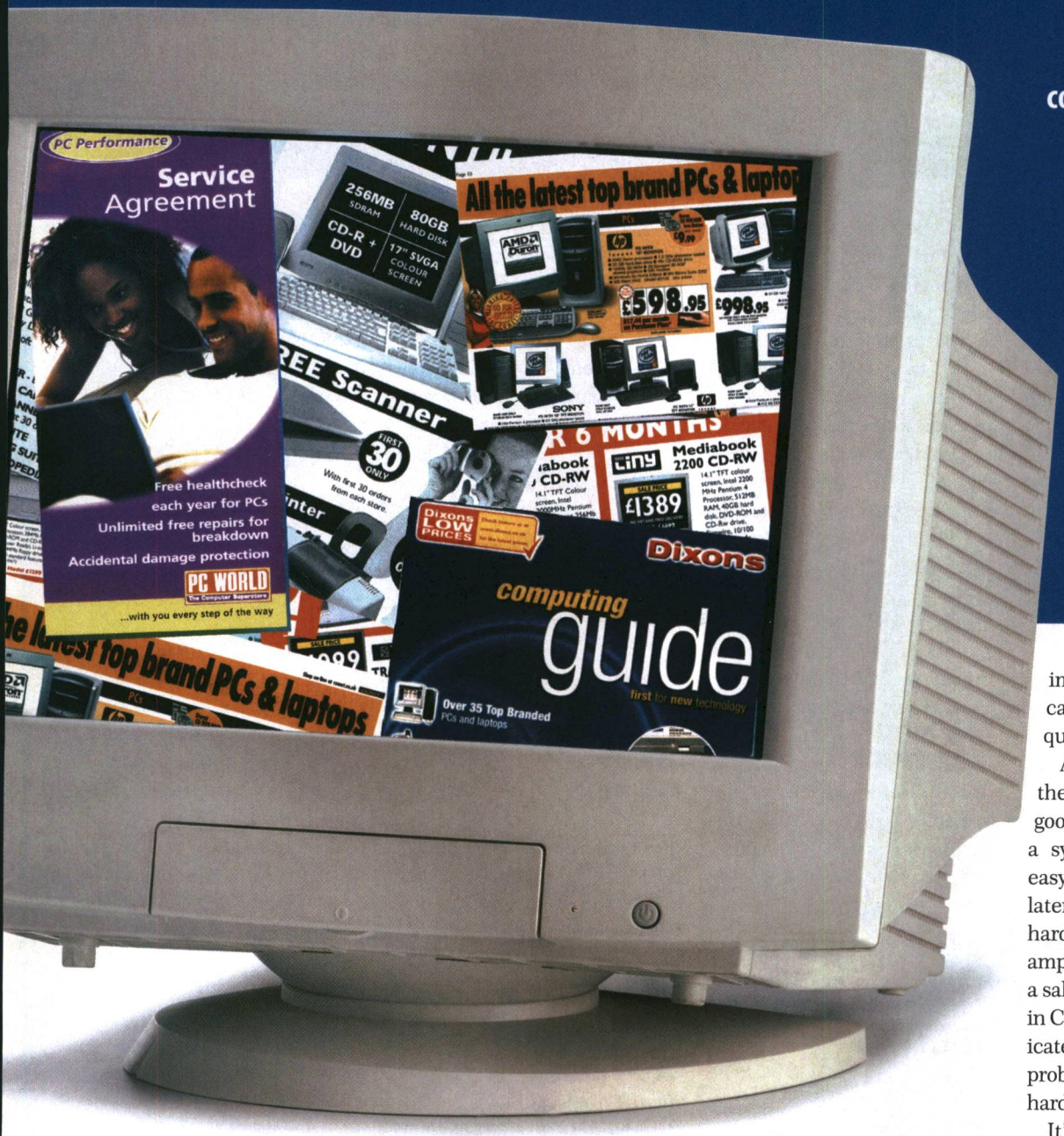
RAM (random access memory) This is like an office desk and is where information is left temporarily while in use. Its size is measured in megabytes (Mb). Most new PCs have at least 128Mb.

HARD DRIVE This is like a filing cabinet, providing long-term storage for programs and documents. Its capacity is measured in gigabytes (Gb). Most new PCs have at least 20Gb.

CD-ROM AND DVD-ROM DRIVES These both play CDs and read CD-Roms, but a DVD-Rom drive also plays DVDs. CDs and DVDs have two main uses. First, they can store large amounts of information, such as an encyclopedia, and you run the CD or DVD when you want to access the data. Second, they can deliver software to be installed. In this case, you normally need to use them only once, unless something goes wrong and you need to reinstall the software.

A CD-RW drive also allows you to save your own files and other information on to a CD, which can hold much more data than a floppy disk.

PHOTOGRAPHY JAMES DUNCAN



like going into the actual stores where they have PCs on display and they allow you to tap away.'

WHAT DOES IT ALL MEAN?

Sales assistants employed all sorts of colourful metaphors to explain the various components of a computer, from kitchen equipment to cars, office furniture and parts of the anatomy. Many of these were helpful to a novice, but others only served to confuse, like that from a sales assistant from PC World in West Yorkshire, who explained the difference between types of processor chip by saying: 'You can get more complicated chips which work a bit like your combination oven. If you tell them things differently, they'll cook even quicker.'

Simply put, the processor carries out instructions from programs and other components. Another PC World sales assistant, this time from a Tyne and Wear branch, gave a clearer comparison of the Intel Celeron and Pentium processors: 'Celerons are a kind of "light Pentium"... They've had certain audio and video qualities chopped off so they can go into lower-priced computers'.

At one independent store, a sales assistant explained that AMD Athlons were supposed to be faster than Intel Pentium 4 chips, but honestly added: 'Whether anyone can notice the difference in speed between them is another thing.'

RIGHT PC, RIGHT PRICE

According to our experts, the type of PC that would meet our researchers' needs should have a 1- to 1.7GHz processor, 128 to 256Mb Ram, a 20- to 60Gb hard drive, 56K modem, CD drive, a 15- or, preferably, 17-inch monitor, as well as office software. Nearly all of the recommendations we received fitted these specifications.

Our experts expected a PC like this to cost around £700, yet a third of the quotes we received were more than this. Many factors influence price, including the brand of computer, the type of processor chip and whether it's got a DVD-Rom or CD-RW drive (see 'Jargon buster', opposite). At £999, one of Dell's recommendations was among the most expensive, while an independent store in Yorkshire gave one of the cheapest quotes, at £419. Both were suitable for our needs, but they had different specifications. So, while it's important to shop around, it can also be hard to compare quotes directly.

As a general rule, ask about the processor first – this is a good indication of the power of a system. Also, it's relatively easy to upgrade the memory later on if you need to, and a hard drive of 20Gb should be ample for most home users. As a sales assistant from PC World in Cambridgeshire rather indelicately put it: 'Your children will probably be buried before that hard drive is filled up.'

It's vital that you're sure about what's included in a quote. Comet and John Lewis price monitors separately from the rest of the PC. Some independent stores and mail-order retailers provided quotes that didn't include office software. And check whether a quote includes VAT and delivery. To avoid confusion, get a printed statement of what's included.

ONCE YOU GET IT HOME

Confidence in your purchase in-store can descend into confusion when you get it home, so

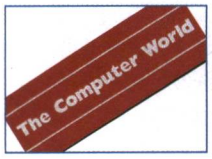
WHICH? extra

HELP ONLINE

Have you got a comment or question about buying a computer? If so, post your questions on our website at **www.which.co.uk/whichextra**
Post your questions by 15 November. We'll reply on the site on 22 November. ▷

after-sales support is particularly important for first-time buyers. All new computers come with a manufacturer's warranty of at least a year. John Lewis and Evesham offer a free second year, and Simply provides a three-year warranty. However, the type and cost of technical support offered by each retailer varies.

John Lewis has a national-rate helpline for software problems for the first 90 days. Dixons and PC World offer access to a national-rate helpline for the first 28 days (though after this you have to make a premium-rate call, costing 75p to £1 a minute). The five mail-order companies we contacted provide national-rate support for the lifetime of your computer. Most of the independent shops that we visited also offered phone advice and would be willing to look at a PC if it was brought in.



'IF WE ARE GOING TO HELP YOU, WE'RE GOING TO MAKE YOU PAY FOR IT'

However, Comet and The Computer World offer national-rate support only to customers who have bought an extended warranty, which costs as much as £500 for up to five years. A sales assistant from The Computer World in Gloucestershire was the only one to mention this cost at the outset, pointing out that it takes the price of a complete package from £700 to around £1,000.

But treat extended guarantees with caution – they don't always guarantee peace of mind. In the last year, computer retailers Tiny and Dan, which had offered extended guarantees, went bust, leaving customers without any cover. See 'When is a guarantee not a guarantee?', *Which?*, October 2002, p10, for how to avoid problems with guarantees.

If you don't take the extended warranty from The Computer World, you can phone a premium-rate phone line instead. As a representative from a branch in Leicestershire put it: 'To be brutal about it, we don't really want to help you, but if we are going to help you, we're going to make you pay for it.'

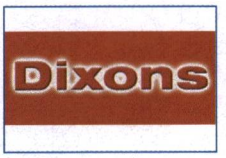
Only a few sales assistants pointed out that manufacturers' helplines were an alternative for their customers.

XP EXPERTS

Overall, the advice about upgrading to Windows XP was worse than that about buying a first PC. In particular, we wanted to see whether sales assistants asked for the specification of our computer to check that it would run the software. We were also interested in whether they would ask what we used our PC for, to see whether we'd benefit from the new software.

In fact, in our scenario, our researchers' computers had just 64Mb of memory, which is insufficient to run Windows XP. And our researchers used their machines only for word processing, the internet and occasional photo editing. Our experts said it wouldn't be worth upgrading to XP for this. Nevertheless, over a third of the sales assistants we asked did recommend upgrading, in some cases without even checking whether it would be possible. (One assistant offered the unconvincing justification that 'anything is worth upgrading to the latest version'.)

Some of the worst advice came from a Simply representative, who tried to sell the £161 Professional Edition, rather than the £86 Home Edition. An independent store in Edinburgh was also guilty of misinformation, claiming that the upgrade disk was no longer available and that the full version, costing around £180, was the only option.



'THE TIME TO GET HOLD OF WINDOWS XP IS WHEN YOU UPGRADE YOUR PC'

NO THANKS FOR THE MEMORY

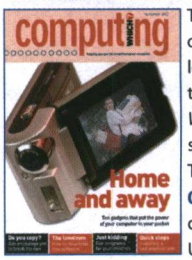
Even after sales assistants knew the specification of our PC, only just over half of them mentioned that 64Mb Ram isn't enough memory to run Windows XP properly. But some of those who did mention that we'd need to increase the memory helpfully pointed out that the cost and effort of doing this weren't worth the benefits offered by Windows XP. A sales assistant from Dixons in Wales was one of only a few who sensibly advised that 'the time to get hold of XP is when you upgrade your PC'.

COMPATIBILITY ISSUES

A further problem was that less than a third of sales assistants mentioned that certain software isn't compatible with Windows XP, and just under two thirds pointed out that some types of equipment, such as older printers and scanners, would not be compatible. These warnings are particularly important, given that almost everyone we asked said that the upgrade was non-returnable once the Windows XP packaging had been opened.

Only one sales assistant, from an independent store, suggested using the compatibility adviser on the Microsoft website to check for such problems before buying.

COMPUTING WHICH?



To make the most of your computer, look no further than *Computing Which?*, published six times a year. To subscribe, call **0800 920 117** quoting code UBBY02.

VERDICT

Unfortunately, our research has shown that getting computer sales advice you can depend on is a matter of luck. Watford Electronics, Jungle and Evesham came out worse than the rest, but no retailers gave good advice across the board. Everyone, from specialists like The Computer World, to electronics stores like Dixons, to department stores like John Lewis, needs to sharpen up their act. In the meantime, follow these tips to make sure you get the best advice.

BE PREPARED Consider what you want a PC for and whether this will change in the foreseeable future. Talk to well-informed friends and find out about computer equipment from retailer literature or magazines like *Computing Which?*.

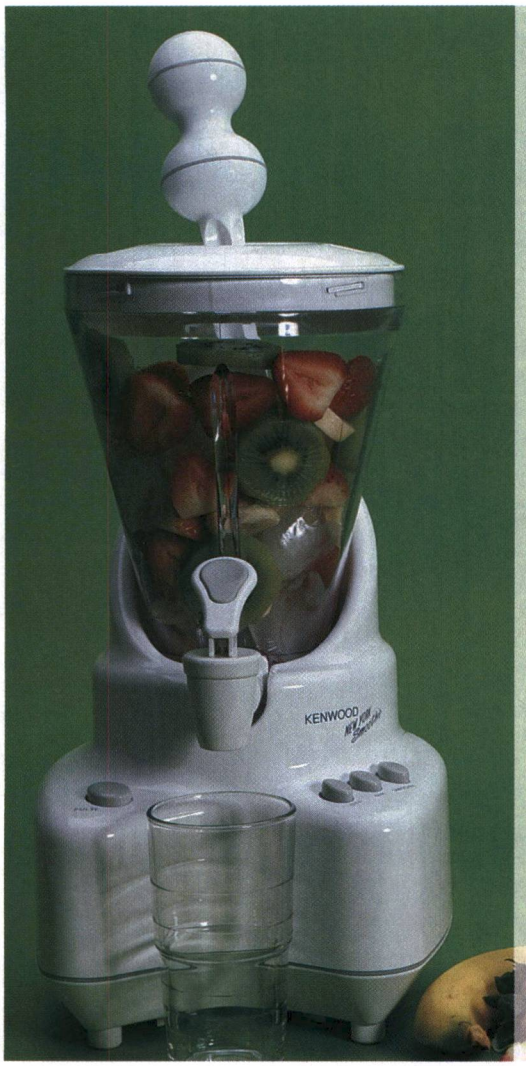
ASK ABOUT SUPPORT Find out exactly what's included and how much it costs, especially the price-per-minute for calls to helplines.

GET A FIRM QUOTE Get a printed statement of exactly what's included in a package, so when you compare prices, you're comparing like with like.

allchange

What's new on the high street

SMOOTH OPERATOR?



Smoothies are rather trendy at the moment but, for those who've never heard of them, they're essentially drinks made from liquidised whole fresh fruit or vegetables. They can be drunk neat or mixed with ice cream and yoghurt, or converted into cocktails with the judicious addition of liqueurs and spirits.

To take advantage of the trend, Kenwood has launched the first home smoothie maker on to the market. It looks like a traditional blender but has a built-in mixing stick, so you can stir while you add the ingredients. It also incorporates a dispensing tap at the bottom, through which your freshly made smoothie is poured.

It sounded a nice idea. But would it actually do anything that you couldn't already do with a conventional kitchen blender? And how would home-made smoothies compare with those you can buy in the supermarkets?

We tried it out with a variety of smoothie recipes, tested the same recipes in a conventional blender, then asked a panel of tasters to compare these with similar shop-bought smoothies. Smoothies made in a conventional blender were rated just as highly as those made in the smoothie maker. However, most of our panel preferred shop-bought smoothies to home-made smoothies, as shop-bought versions are usually filtered to remove pips and make them less fibrous.

Cleaning the smoothie maker goblet and blades was reasonably easy, but cleaning the dispensing tap was a nuisance. The manual recommends you take it apart regularly, but this is fiddly and time consuming. If you don't clean it, we found that residue from strong flavoured fruits or yoghurt will leave an odour in the goblet. We resorted to buying a baby bottle teat brush for cleaning as nothing was supplied with the appliance.

Making your own smoothies costs slightly less than buying them in the shops. But you don't really need a dedicated machine to do it as a conventional kitchen blender will do the job too (and perform other tasks as well). The main advantage of the smoothie maker is its dispensing tap, but this is a major disadvantage when it comes to cleaning.

However, if you fancy this product, it costs £30 for a white version or £40 for the swankier chrome model, and you'll find it in John Lewis, Comet and Argos.

Just click and buy

BT click&buy is a new service that allows you to make small payments for content and services on the internet.

Normally you have to sign up for a subscription when you want to buy some content from a website. With BT click&buy, you don't have to do this. Instead, you pay for what you want, such as financial information, on a one-off basis. As prices start at less than £1, this is a cheap way to buy content.

You've got to think about security on the internet. With BT click&buy you need to register your details only once and you can buy content from participating websites. Not having to give credit card details to many different sites means better security.

The BT click&buy website (www.btclickandbuy.com) has an area where you can manage your account and see how much you've spent and when. You can also set yourself a spending limit for the month so you don't overspend. You pay for the content you've accessed through a credit card or by direct debit.

At the moment, BT click&buy covers only a limited number of websites. But it's a good idea and in time could prove a useful way to get what you want from the internet.

THE NEW DROP-LOCK MORTGAGE

A new type of mortgage has arrived. The drop-lock mortgage, offered by a handful of lenders, is a tracker or discount mortgage that lets you switch to the lender's fixed rate at any time during the discount or tracker period, without paying any penalties. With the possibility of further falls in the base rate, this type of mortgage seems perfect if you want a fixed rate but don't want to lock yourself into one just yet.

However, there's a good selection of discount mortgages available, without redemption penalties, that enable you to switch to another deal at any time if rates do start to rise. Because you're not tied to getting a fixed rate from a particular lender, you can search the market for a competitive deal. The drawback for some people (and why a drop-lock mortgage may be attractive) is that you'll probably have to move lenders to get the fixed rate you want, and there may be costs involved.

Alternatively, you could just opt for a fixed-rate mortgage now. Fixed rates have been in free fall recently, and there are some incredibly competitive deals around. As we went to press, you could get a two-year fixed rate for 3.99 per cent, a three-year fixed rate for 4.45 per cent and a five-year fixed rate for 4.6 per cent – with just a 5 per cent deposit. A year ago it was difficult to find a fixed-rate deal under 5 per cent.

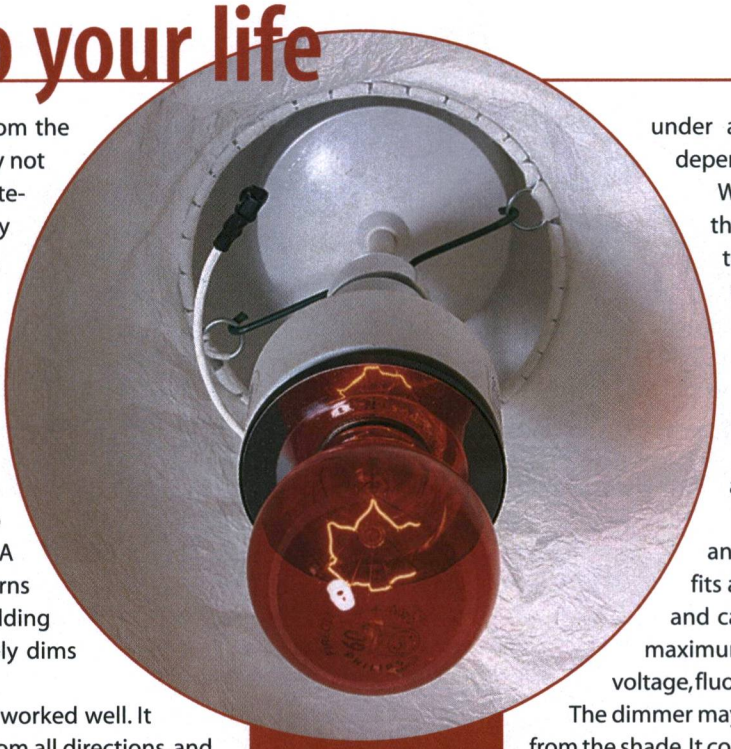
▷

Light up your life

You can control your TV from the comfort of your sofa, so why not the lights too? The remote-control plug-in dimmer by Light Touch Products lets you do just that.

The plug-in dimmer works using any standard TV, VCR, DVD or other remote control you already use. You choose a button on the remote and program the dimmer to respond to that button. A quick press of the button turns the light on or off, and holding the button down alternately dims and brightens the bulb.

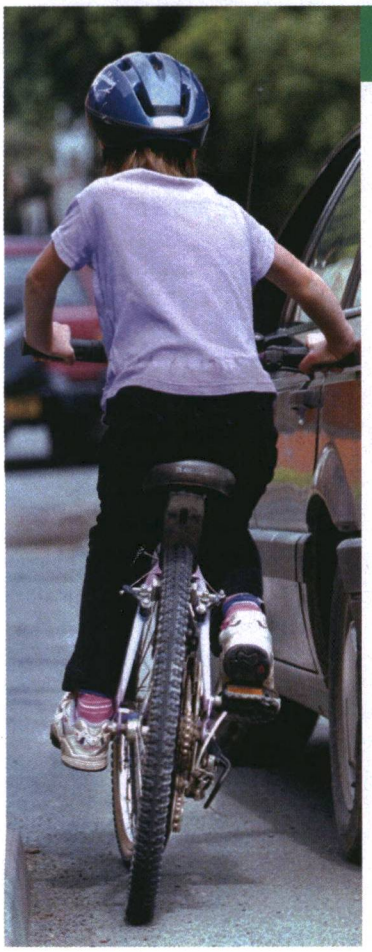
We thought the dimmer worked well. It responded to the remote from all directions, and worked up to six metres from the light. It reacted in under a second, but this may vary depending on the remote you use.



The plug-in light dimmer is operated with a remote

We found just one problem with the dimmer. When the light is turned off at the switch, rather than by using the remote, the bulb comes on at half brightness when turned back on. This could be annoying if you usually use the light at full strength, because you'll have to adjust the brightness each time.

The dimmer is easy to install and the instructions are clear. It fits a standard-size bayonet fitting, and can be used with bulbs up to a maximum of 100W but not with low-voltage, fluorescent or energy-saving bulbs. The dimmer may cause some bulbs to protrude from the shade. It costs £39 and is available from the Innovations website at www.innovations.co.uk.



CAN YOU SPOT A HAZARD?

From 14 November, the driving test will get harder. This is when the new hazard perception test becomes a compulsory part of the driving theory exam.

The test will consist of 14 film clips (chosen at random) and candidates will be assessed on how quickly they spot potential road dangers.

The clips feature real road scenes with various hazards such as school crossings, cyclists and changing road conditions. Candidates will need to respond by clicking on a mouse as soon as they see a hazard developing; this action is then registered on screen and used to calculate your final score. If you don't pass this part of the test, you fail the whole driving test.

The assessment may be harder than you think – it all depends on how you define a hazard. According to the Driving Standards Agency (DSA), a hazard is anything that may cause you to alter your speed or change direction. You may need to respond to it immediately, or just bear it in mind. Gary Austin, the DSA's chief executive, said: 'Hazard perception testing will encourage learner drivers to spend more time developing danger-awareness skills that are second nature to more experienced drivers'.

The DSA has produced a video and booklet package called Roadsense (around £15), which is the official guide to the hazard perception test. Call 0870 241 4523 to order your copy. It's also available at WH Smith and Halfords. For more information on the theory test, visit www.dsa.gov.uk.

ROUND UP

Fantastic plastic

You may have heard that the Co-op has started using biodegradable plastic carrier bags in all its shops. The bags, aimed at reducing litter on the streets and plastic in landfills, start to break down 18 months after manufacture. They're date marked to indicate when they'll begin to biodegrade, but can be reused for several months until then. The bags will take three years to fully biodegrade, compared with 100 years or more for standard bags. We had a look at the bags and found they compared well with other major supermarket bags for size and strength. They're a simple way to help the environment, though reducing the number of plastic bags you use would be even better.

PHOTOGRAPHY ALAMY, CLIVE ROWAT, JAMES DUNCAN ILLUSTRATION SIMON COOPER

HUNG OUT TO DRY

If you don't have a tumble drier or washing line, the chances are that your living space regularly plays host to stacks of drying laundry. If you're sick of watching your socks dry on the radiator, the Homemate Easi-Dry electric clothes drier (£70 from Innovations) might seem to offer a neater solution. You hang clothes on its extending umbrella arms, zip up the outer cover, set a timer switch and warm air circulates inside. It claims to be economical to run and to reduce creasing.

The instructions didn't indicate how much washing the drier could cope with so we tried two separate loads. In the first we put just six polycotton shirts. We then tried a larger, mixed load similar to the amount used in our tumble drier tests. The lighter load took just over two hours to dry, while the larger one took about three and a quarter hours. With both loads, the biggest problem was unevenness. Many items were bone dry in parts but very wet in others. We also noticed that the drier's cover was left damp. And, though creasing was reduced, shirts would still need to be ironed.

The drier uses about the same energy per kilo as our Best Buy tumble driers, so running costs would be about the same. But the Easi-Dry takes around four times as long to dry an equivalent load.

If you need to dry clothes quicker than by natural processes, it's worth considering, especially as it's cheap and easy to store. Just don't expect an even finish.

The Easi-Dry clothes drier was guilty of uneven drying

Pick and mix with **Orange**

Orange has just changed its pricing structure. It's claimed that the new menu 'Your Plan' tariff system will shake up the market. Instead of a variety of fixed tariffs, it lets you buy elements that suit your usage.

The basic package is £15 per month line rental, which includes 30 minutes talk time to any UK phone (including mobiles) at any time of day. But you can add extras to this package to suit your needs. For an extra £4, you get 60 minutes talk time. You can buy text message bundles – 30 for £2 – and photo message packages – 10 for £3.

If you go over your inclusive minutes, calls are charged at the same rates, regardless of the time of day.

In theory, this menu approach to tariffs should make things simpler. But in reality it doesn't work too differently from similar cross-network tariffs. For example, T-mobile's Everyone 30 tariff costs £15 a month and includes 30 minutes of cross-network calls. You can buy 50 text messages at £3.50.

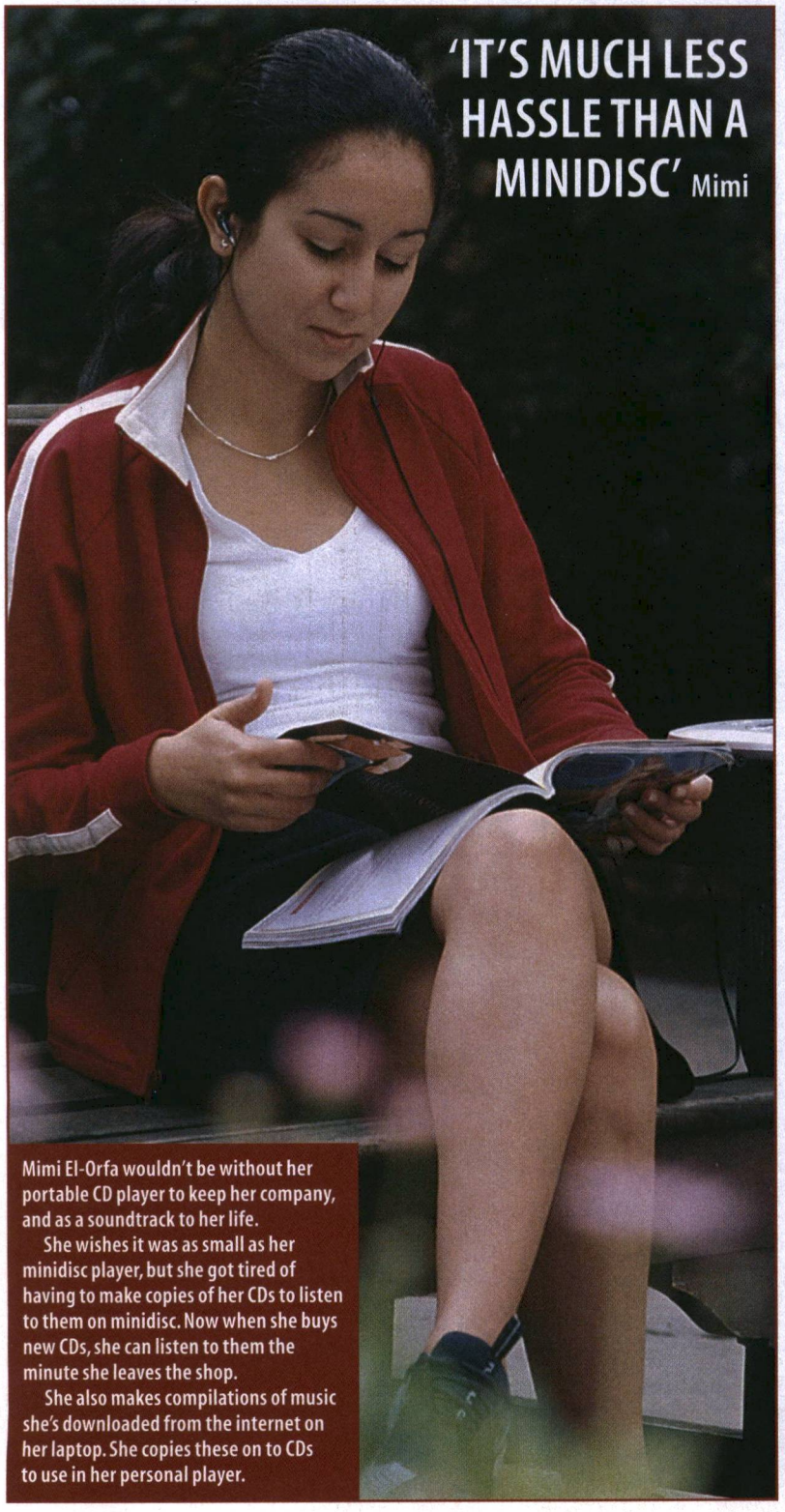
We welcome Orange's attempt to simplify its tariff system. But don't expect any revolutionary savings over other networks.

To find out whether you're on the right phone tariff, visit www.switchwithwhich.co.uk. Our online calculator will show how much you should be paying for your calls and will give advice about switching to a cheaper system.

We launched the site last month. The aim is to give consumers access to independent tariff advice and to make sure people aren't paying over the odds to use their mobile phone.

PERSONAL STEREOS

We've tested 37 CD, tape, minidisc and MP3 players to find the best for listening to when you're out and about. Plus, we've looked at the pros and cons of each format



Mimi El-Orfa wouldn't be without her portable CD player to keep her company, and as a soundtrack to her life.

She wishes it was as small as her minidisc player, but she got tired of having to make copies of her CDs to listen to them on minidisc. Now when she buys new CDs, she can listen to them the minute she leaves the shop.

She also makes compilations of music she's downloaded from the internet on her laptop. She copies these on to CDs to use in her personal player.

CD PLAYERS

You could argue that CD players aren't ideal for use on the move. They're bulkier than other formats and more susceptible to skipping when jolted. You can spot which players suffer from this by taking a CD to the shop and trying it in the player. Give it a shake and listen for skips in the music.

However, that isn't necessarily a reason for avoiding CD players – the more advanced ones can deal with fairly extreme shaking. They also have pretty good battery life compared with other digital formats, but you have to choose carefully. In our tests, battery life ranged from eight to 45 hours.

There are a few things to look for in a player well suited to using while you're out and about. A remote control on the headphone lead lets you keep the player stored in a pocket or bag, to minimise jolts. Before buying a player, check exactly which features it has on the remote, as some have only a volume control. All our Best Buys also have controls for skipping tracks.

A 'hold' feature is also handy if you listen to a lot of music while you're moving around. It freezes all the buttons on the player so it doesn't skip if you accidentally knock a button. Our Sony and Panasonic Best Buys have this feature, though the Aiwas don't.

Some players also have belt clips on their cases to make them easy to carry. The Bush and Goodmans players in our test were the only ones with belt clips.

OTHER USEFUL FEATURES

A resume feature will play a CD from where it was when the player was switched off, as long as you don't remove the disc. This is handy if you listen to audio books or long pieces of music. One player in our test, the Panasonic SL-CT790, had this feature but returned to the start of the last track played.

Many CD players sound much better if you replace the supplied headphones. But with some players, this means losing the remote control on the headphone lead. So check that you can use the remote with new headphones. All our Best Buys, the Sony D-EJ1000, Grundig Planixx CDP4103 AS10, and Thomson LAD 990RC allow you to do this.

A programmable memory lets you order songs, so you can listen to album tracks in a different order. The CD players we tested had programmable memories that stored between 15 and 64 tracks.

PHOTOGRAPHY JOE SHEEHAN, NORTH NEWS & PICTURES, ANDREA CRINGEAN

BEST BUY

CD PLAYERS The best-sounding player on test was the **Panasonic SL-CT790, £130** from Comet, Dixons and John Lewis or **£107** from wol.value-direct.co.uk. It has every feature you could ask for, except a radio, and an excellent 35-hour battery life. Like all the Best Buys, it copes well with slightly damaged CDs and use in transit. At 190g, it's also the lightest player on test. On the downside, the controls on the main unit are small and fiddly to use.
Sound quality ☆ **Use on the move** ★ **Battery** 30 hours **Overall 70%**

The **Sony D-EJ995** is the other impressive-sounding model, with all the features of the Panasonic. It costs more and the battery life is much shorter. But its remote is easier to use and the headphones are less audible to passers-by. It's **£150** from John Lewis or **£124** from wol.value-direct.co.uk.
Sound quality ☆ **Use on the move** ★
Battery 21 hours **Overall 74%**

Spending less money typically means poorer sound quality and a heavier, less slimline model. The **Aiwa XP-V835 £65** is a reasonable choice if you want to spend less money. Unlike the Sony and Panasonic Best Buys, it doesn't have a line out, so sound quality connected to a hi-fi will be less impressive. Sound quality is average but substantially improved by better headphones.
Sound quality ○ **Use on the move** ★
Battery 15 hours **Overall 65%**

If you don't want to spend much money and want a radio, try the **Aiwa XP-R234 £90**. Again, sound quality is so-so but bolstered by better headphones. For details on where to buy both Aiwa models, phone 0870 168 9000.
Sound quality ○ **Use on the move** ★
Battery 35 hours **Overall 68%**

CD VERSUS MINIDISC

For most people, CD's main competitor is minidisc. Minidiscs are more portable than CD players and can usually make recordings. But they also make you go to the bother of copying new albums from CD, which is quite time-consuming.

If you are interested in making compilations, don't write off CD players. Recordable CDs are 20p to 30p each, compared with about £1 for a blank minidisc. Rerecordable CDs are about £1.80, but you can make compilations more quickly using a high-speed CD burner. All the players except the Alba, Grundig and Bush models could play rewriteable CDs.

KEY		
★	best	Order of scores:
☆		Sound quality
○		Use on the move
◒		Battery life
●	worst	Total test score

TOTAL TEST SCORE

This ignores price and is based on:	
Sound quality	30%
Performance	30%
Ease of use	30%
Features	10%

OTHER MODELS ON TEST

In-ear headphones unless otherwise stated

Alba PCD910 £40
on-ear headphones
●, ●, 15 hours, **39%**

Philips AX1100 £40
◒, ○, 20 hours, **54%**

Bush CDW113 £50
◒, ●, 10 hours, **46%**

Sony D-EJ1000 £180
○, ★, 45 hours, **69%**

Goodmans GCD 713R £45
◒, ★, 14 hours, **54%**

Sony D-EJ750 £70
○, ★, 45 hours, **66%**

Grundig Planixx CDP 4103 AS10 £55
◒, ○, 13 hours, **50%**

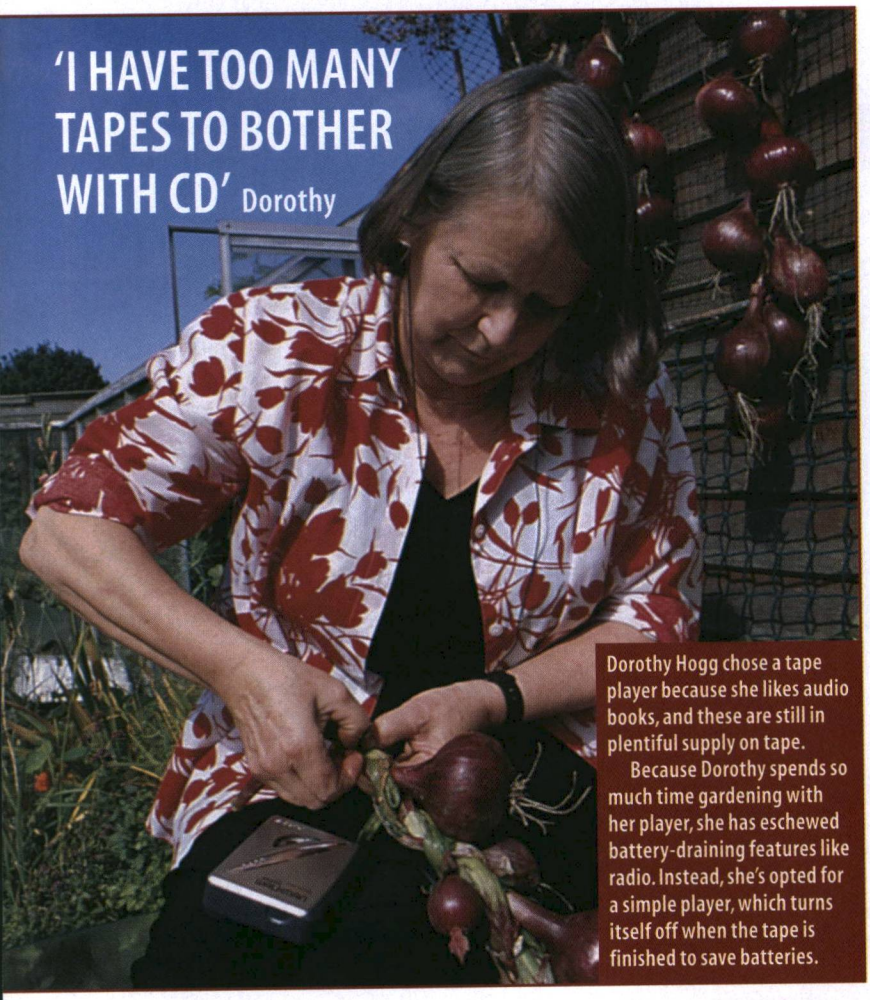
Thomson LAD990RC £100 on-ear headphones
●, ○, 14 hours, **45%**

Panasonic SL-SX340 £55
○, ★, 35 hours, **62%**

MORE INFORMATION

WHICH? extra

Which? reports are based on extensive research and we don't always have room to present all the detail in the magazine. For example, our tests on personal stereos involve tests of maximum sound level, sound leakage and use with better headphones. All this information is online at www.which.co.uk/whichextra. Alternatively, call 0845 307 4000 for a factsheet (quoting code WPSY02). We also do a survey of high-street and internet retailers to find the best places to buy – again, you can find full details on Which? Extra.



Dorothy Hogg chose a tape player because she likes audio books, and these are still in plentiful supply on tape.

Because Dorothy spends so much time gardening with her player, she has eschewed battery-draining features like radio. Instead, she's opted for a simple player, which turns itself off when the tape is finished to save batteries.

TAPE PLAYERS

Tape players have come a long way since the bulky monstrosities of the early 80s. For example, the Sony players in our test can emulate CD player features, such as skipping or repeating tracks.

But it's true that, compared with digital formats, cassettes sound poor. This is largely because they're cheap, so they tend to get bundled with cheap headphones. You can get decent sound quality from a cassette player with new headphones. Our Best Buys are the Aiwa HP-EC1 (£10) and Philips SBCHS510 (£17).

RECHARGEABLE BATTERIES

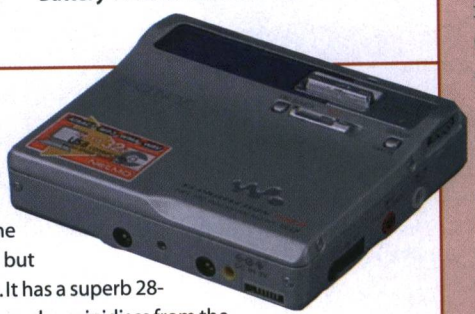
Unlike with other formats, it's quite rare to find a tape player that can recharge batteries without you having to remove them. The Sony player was supplied with rechargeable batteries but uses a separate unit to power them up.

WORTHWHILE FEATURES AND POINTLESS EXTRAS

Water resistance and a low-battery indicator are worth looking out for. Dolby B is also useful for removing the tape hiss on many pre-recorded albums. On the other hand, bass boost and tone controls add little – if anything, they tend to show up flaws in sound quality.

BEST BUY

MINIDISC PLAYERS The **Sharp MD-MT190H(S)**, **£160** from Miller Brothers or **£135** from wol.value-direct.co.uk, scored well in all our tests.
Sound quality ☆ **Recording quality** ☆
Battery 11 hours **Overall 71%**



Sony invented minidisc in 1992 and it's still on top of the game. The **Sony MZ-N1**, **£250** from Argos and Comet or **£195** from wol.value-direct.co.uk, has the same sound quality as the Sharp model but benefits more from better headphones. It has a superb 28-hour battery life and, unlike the Sharp, can play minidiscs from the place you last listened to. It can also download tracks from your computer.
Sound quality ☆ **Recording quality** ☆ **Battery** 28 hours **Overall 73%**

MINIDISC PLAYERS

Minidisc reduces the amount of digital information needed to make a recording to a fraction of its original size, partly by removing less audible frequencies. Sound quality is theoretically worse than CD, but you're unlikely to notice much difference, especially if you're out and about. The advantage is that this reduction in data makes minidisc players smaller and easier to carry than CD players.

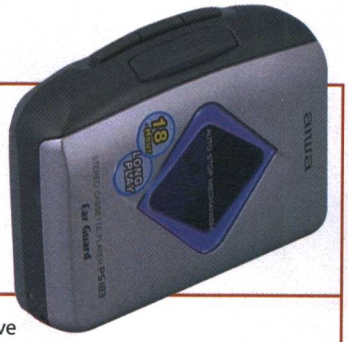
CHEAP AND ACCURATE RECORDING

Minidisc is a format for making recordings. You can't buy many original albums, but blank minidiscs are easy to get hold of and cost about £1 each. Each disc typically carries 74 minutes of music, though some players let you double that by recording in mono. You can also buy 80-minute discs.

You can easily delete, re-order and title individual tracks, and you can normally record on the minidisc player itself. For models that can't record, you need a minidisc deck for your hi-fi. Our current Best Buys are the Denon DMD-M30 (£249) and Yamaha MDX-E100 (£199) for midi systems, and the Sony MDS-JE480 (£100) for separates.

The big advantages to a home deck are the larger controls and the possibility of a remote control. Also, most portable minidisc recorders don't have a line out, so you have to connect them via the headphone

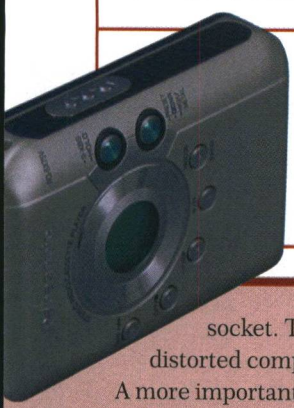
'BUYING A MINIDISC DECK FOR MY HOME STEREO HAS MADE RECORDING FROM LOTS OF DIFFERENT SOURCES EASIER' Chris



BEST BUY **TAPE PLAYERS** The **Aiwa HS-P183 £10** has an 18-hour battery life and, like the other Best Buys, copes well with jerky movements. Unlike some other cheap cassette players, it has fast forward and rewind. However, getting the tape in and out is fiddly. Contact Aiwa for stockists. **Sound quality** ◒ **Battery** 18 hours **Overall 52%**

Spending more than £10 seems to have little effect on sound quality. The only difference you'll see is the number of features. For another £5, the **Aiwa HS-TA186** scored as well as its brand-mate for sound quality and lasts four hours longer – plus it has a built-in radio. It's available from Dixons for **£15**. **Sound quality** ◒ **Battery** 22 hours **Overall 52%**

For another £40, you can get features like auto-reverse, a remote control and a low-battery indicator. The **Sony WM-EX615, £55** from wol.value-direct.co.uk, has all these, plus a 'skip track' facility. It's also the only model on test supplied with rechargeable batteries. **Sound quality** ◒ **Battery** 15 hours **Overall 67%**



The **Panasonic RQ-SX75V, £60** from Argos or **£50** from wol.value-direct.co.uk, also has most useful features. There's no 'skip track' facility, but it does have a radio. The sound quality is pretty bad so it really needs new headphones. And it's the only one of our Best Buys affected by interference from nearby mobile phones. **Sound quality** ● **Battery** 26 hours **Overall 61%**

OTHER MODELS ON TEST

In-ear headphones unless otherwise stated

Bush PSR357 £10
on-ear headphones with neckband
●, 16 hours, **39%**

Matsui BBF9 MKII £9
●, 21 hours, **46%**

Panasonic RQ-CW01 £10
on-ear headphones
◒, 30 hours, **55%**

Philips AQ6591 £23
●, 18 hours, **43%**

Sony WM-EX526 £45
◒, 34 hours, **67%**

KEY

★ best
☆
○
◒
● worst

Order of scores:
Sound quality
Battery life
Total test score

TOTAL TEST SCORE

This ignores price and is based on:

Sound quality	25%
Performance	30%
Ease of use	30%
Features	15%

▷

socket. This means they may sound slightly distorted compared with a home deck.

A more important bit of hi-fi kit is a CD player with a digital output. Portable minidisc players can record through an analogue input but they then lose some of their advantages. They won't recognise individual tracks, so you have to divide the tracks manually. And the recording won't automatically start at the same time as the CD track. Remember to ask for a digital cable (about £15) when you buy your minidisc player.

HIGH-SPEED RECORDING

One disadvantage of recording to minidisc, especially compared with MP3, is that it takes as long to record an album as it takes to play it.

However, the Sony players in our test came with computer software to convert CDs and MP3s into minidisc format. The minidisc player then sits in a cradle which connects to the USB port on your computer. You can transfer 74 minutes of music on to the player in around 46 minutes. These players are a good option if you don't have a digital output on your CD player but you do have a computer.

OTHER MODELS ON TEST

Panasonic SJ-MJ50 £140
No recording function
○, 31 hours, **66%**

Sharp MD-MT170E(S) £100
○, ☆, 11 hours, **65%**

Sony MZ-N505 £180
☆, ◒, 15 hours, **63%**

Sony MZ-N707 £200
☆, ○, 16 hours, **66%**

KEY

★ best
☆
○
◒
● worst

Order of scores:
Sound quality
Recording quality
Battery life
Total test score

TOTAL TEST SCORE

This ignores price and is based on:

Sound quality	30%
Performance	30%
Ease of use	30%
Features	10%

Like many minidisc converts, Chris Lawrence has become an evangelist for the cause.

He's so hooked that, last June, he took the plunge and bought a home recording deck. This means he doesn't have to faff around connecting the player to different sources. He records music from the radio and digital television, as well as CDs.

When Matt Swan realised he could store his entire CD collection on one personal stereo, he couldn't resist.

He bought an Archos MP3 player because of its large storage capacity. He's copied nearly all his CDs on to it, and it's still only three quarters full. Now, no matter what frame of mind he's in, he always has something to suit his mood.

MP3PLAYERS

Traditionally, MP3 players have been associated with downloading music from the internet. But that misses the main point – the real beauty of MP3 is that it's supremely portable. You will need a computer, but you don't necessarily need the internet.

CARRY HOURS' WORTH OF MUSIC IN YOUR POCKET

MP3 is the name of a type of computer file. Like minidisc, it shrinks the amount of data needed in a recording to a fraction of its original size, with only a slight reduction in sound quality. The advantage of using less digital information is that you can carry more songs in a device much smaller than a CD player.

MP3 players come in two main types, hard disc and solid state. Solid-state players normally use a removable memory card to store tracks. This means they can be incredibly small and light, but you can't store a gargantuan number of songs on them. A 64Mb card, costing about £45, will hold roughly one hour of music.

Some solid-state players rely only on built-in memory, so there's almost no limit to how small they can be. Sony even has one that's built into a pair of headphones, though its sound quality isn't great.

Hard-disc players use a different, heavier type of built-in memory. They tend to be bulkier than solid-state players, but you can fit huge amounts of music on to them. The most impressive ones can carry around 350 hours of music, roughly 460 albums.

The least portable thing about MP3 players is their battery life, which is short compared with the average for other formats. It's typically around ten hours and there's not much variation between models. Fortunately, all the models on test except the LG could recharge batteries without you having to remove them.

IT CAN TAKE A WHILE TO PREPARE YOUR ALBUMS

To transfer albums you've bought on CD to an MP3 player, you first have to convert the music into MP3 format. One of the advantages of MP3 is that you don't have to record in real time (some minidisc players can also record at slightly higher speeds). If you've bought a new album, you can whack it in your computer and have an MP3 version in five minutes.

However, exactly how long it takes to record depends on the specification of your computer and the sound quality you want. Recording at a lower sound quality increases the number of songs you can fit in the player's memory.

It also takes time to transfer the music to the MP3 player. This depends on the type of inputs on your MP3 player and your computer. A USB connection will transfer 45 minutes of music in around 45 seconds. A firewire connection will transfer the same music in around half the time. Many PCs aren't supplied with a firewire port, but you can buy one for about £30 and install it yourself. Modern Apple Macs

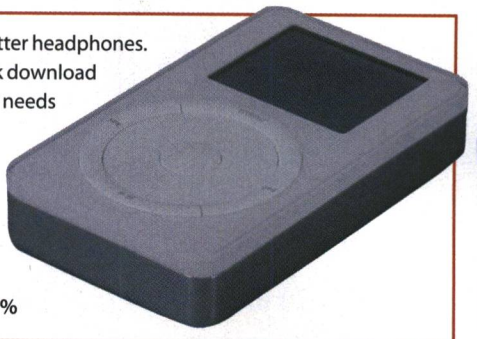
BEST BUY

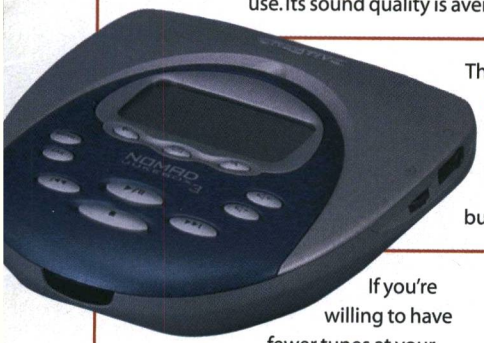
MP3 PLAYERS We're smitten with the **Apple iPod, £260** from John Lewis. Previously, it was the preserve of Apple Mac users, but there are now PC-compatible versions as well. It's incredibly small and light for a hard-disc player. We tested the 5Gb version, but there are 10Gb (£330) and 20Gb (£400) models. It has excellent software, lightning-fast copy times, and it's a doddle to use. Its sound quality is average but greatly improved by better headphones.

The downside to its quick download times is that your computer needs a firewire port.

Since our tests, Apple has introduced a new range (see below).

Sound quality ○
Ease of use ☆
Battery 10 hours **Overall 67%**





The **Creative Jukebox 3 DAP-HD003, £325** from Miller Bros and wol.value-direct.co.uk, is a new version of another long-time *Which?* favourite.

It's bigger and heavier than the iPod, but has four times more memory than the iPod we tested. And it's about £75 cheaper than an iPod with equivalent memory. It has both firewire and USB but isn't Apple compatible.

Sound quality ○ **Ease of use** ○
Battery 11 hours **Overall 65%**

If you're willing to have fewer tunes at your fingertips, consider the **Sony NW-MS11, £300** from John Lewis or **£240** from wol.value-direct.co.uk. Rather than a hard disk, it uses Memory Sticks. A 128Mb stick is included. This will hold an impressive four hours of music because the software it uses is more efficient than standard MP3 software. Unhappily, the instructions are poor and it's not Apple compatible.

Sound quality ○
Ease of use ◒ **Battery** 10 hours
Overall 60%

OTHER MODELS ON TEST

Archos Jukebox Studio 20 (20Gb) **£300**
◒, ●, 8 hours, **51%**

Thomson Lyra Personal Jukebox PDP2800U (10Gb) **£210**
◒, ◒, 12 hours, **48%**

LG Soul Digital MF-PD355N3 (32Mb) **£100**
◒, ◒, 6 hours, **47%**

TOTAL TEST SCORE

For MP3 players, this is based on:

Sound quality	30%
Performance	30%
Ease of use	20%
Memory & Features	20%

KEY

★ ☆ ○ ◒ ●
best worst

Score order for MP3 players:
Sound quality
Ease of use
Battery life, Total test score

have firewire as standard but you can't fit it in older Macs that don't already have it.

It takes about two hours to fill a 20Gb MP3 player, using a fairly modern computer and a firewire port – with USB, four-and-a-half hours.

IF YOU DON'T WANT TO CONVERT ALL YOUR CDs

If the rigmarole of converting your CD collection to MP3 sounds like too much bother, you could try a CD/MP3 player. It will play normal CDs, as well as MP3s which have been recorded on to a CD. If you have a CD writer on your computer, you can burn about ten hours of MP3s on to a CD in around five minutes. A CD holds 650Mb of data – much more than most memory cards and at a far more reasonable price.

Some CD players, games consoles, and most DVD players can now play MP3 CDs. So once you've made a CD, it can make a handy jukebox – putting a ten-hour CD on random play is quite entertaining.

However, CD/MP3 players aren't usually supplied with software to convert normal audio into MP3. You can get this software on sites like www.mp3.com.

From the models we looked at, it seems that their sound quality with normal CDs is lacking. Even the £200 Sony model sounded unremarkable – roughly equivalent to our £65 Best Buy standard CD player.

THE LEGAL INS AND OUTS OF MP3

MP3 was made famous by file-swapping websites. These let you download a song that someone else, who has signed up to the site, has put on their computer. Downloading a song from one of these sites takes about five minutes with a dial-up modem. However, record companies have made serious in-roads to shutting them down or filling them with 'dud' recordings. Similarly, some are introducing CD copy-protection technology which can stop you from making MP3 versions of songs on your computer.

At present, copying a CD you've bought to an MP3 or minidisc player, even for your own personal use, is usually illegal. *Which?* is campaigning to change this – see this month's *Computing Which?* for more details.

TOTAL TEST SCORE

For CD/MP3 players, this is based on:

Sound quality	30%
Performance	25%
Ease of use	25%
Features	20%

KEY

★ best
☆
○
◒
● worst

Order of scores for CD/MP3 players:
Sound quality
Use on the move
Battery life
Total test score

NEW APPLE iPOD

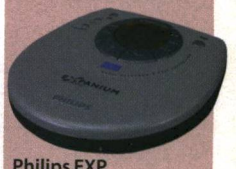
The new iPod is roughly the same size and weight as the one we've tested and you have the choice of an Apple Mac or PC version. We looked at a press sample just before going to publication.

The menus are more logically organised, and the iPod now has a clock and a calendar. A touch-sensitive pad has replaced the rotating dial used for selecting tracks – sounds flash, but it's actually more prone to errors.

The new headphones are more comfortable, have a remote control and sound a bit clearer. They also work with old iPods and can be bought separately for £30.

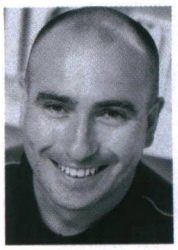
OTHER MODELS ON TEST (CD/MP3)

Goodmans CDMP345 £45
◒, ○, 12 hours, **55%**



Philips EXP 303/05 £100
●, ★, 19 hours, **53%**

Sony D-CJ01 £200
○, ★, 10 hours, **65%**



Pete Tynan names the best car rescue organisations

KING OF THE **ROADSIDE**

The AA outperforms its competitors in almost every way. It's quicker to arrive and more likely to repair your car there and then. But the RAC is seriously lagging behind

The first day of the holidays. It's freezing cold, the car's piled high with luggage, the kids are screaming. And I-spy can keep you sane only for so long. As you count the umpteenth breakdown truck to drive past, you wonder what possessed you to choose your rescue company rather than the other lot.

We've all been there. So to find out which breakdown companies are the best, we asked *Which?* readers about their breakdown experiences.

THE RESULTS OF OUR SURVEY

There have been some big changes since we last looked at car rescue organisations in 1999. The AA and the RAC have demutualised, meaning they're no longer owned by their members. British Gas has taken over the AA and Lex has bought the RAC. So now that they're working for private profit, have their former members been left by the wayside?

Not AA customers. The AA is now our undisputed Best Buy for breakdown services. From arrival time to repair rates, it trounced the competition.

On the other hand, the RAC seems to be struggling to keep up standards in the wake of its demutualisation. Some of its customers had problems getting through to call centres and the staff weren't always polite. The RAC's estimated arrival times were way out, and its patrols were among the slowest in our survey.

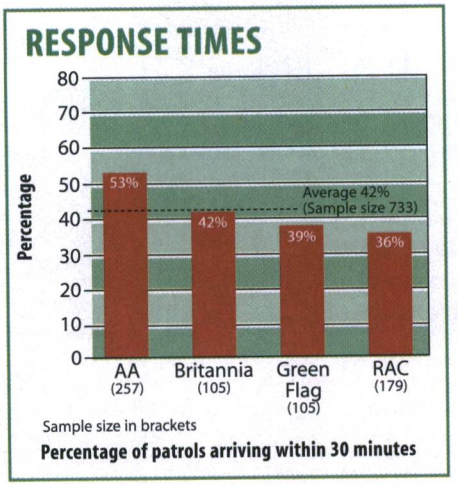
The remaining rescue companies fell somewhere between the AA and the RAC. Green Flag has the best rating for the time taken to make a repair, but the AA got there more quickly and was more likely to repair the car there and then. Britannia Rescue rivalled the AA for quick call answering and the courtesy of telephone staff, but it couldn't compete for roadside repair.

Another big change is that, just after our last survey, Direct Line bought Green Flag. As a result, Green Flag now runs a rescue service for Direct Line and other insurance companies. So even if you're not a Green Flag member, its rescue service might be called into action when you break down.

'I had a sick ten-year-old boy with me and it was freezing cold. They told me I would be rescued within half an hour. It actually took nearly two hours'
RAC customer

Six years ago, the AA was the slowest of the major companies, but now it's more likely than most to arrive within half an hour. It reached 53 per cent of breakdowns within 30 minutes of a call.

By contrast, only 36 per cent of RAC patrols arrived within half an hour of the call-out. Worse still, more than one in five RAC members had to wait more than an hour. Green Flag promises £10 to stranded motorists if it doesn't reach them within an hour. Happily, its patrols are doing a good job of meeting the 60-minute target time, with only 9 per cent of patrols taking longer to arrive at the breakdown.



'They sent a text message to my mobile, before the patrol man arrived, to say he would be there in ten minutes'
AA customer

An accurate estimate of how long the patrol will take to reach you makes breakdowns less stressful. The AA excelled on this front, with 78 per cent of patrols arriving within 15 minutes of the estimated time. The RAC was less punctual – fewer than two thirds of estimated times were accurate to within a quarter of an hour.

PHOTOGRAPHY STEPHEN WRIGHT, JOHN TRENHOLM ILLUSTRATION KATJA ROSENBERG

'The technician had no training on the car. He actually said: "I've never seen one of these engines before" – the car was a Vauxhall Corsa.'
Britannia Rescue customer

The RAC and Britannia are repairing fewer breakdowns by the roadside than they were in 1999. The RAC has slipped by 11 per cent, down to 62 per cent. And Britannia is down 9 per cent to 52 per cent. Once again, the AA stood out – it repaired 74 per cent of breakdowns on the spot.

Overall, the patrols managed a permanent or temporary repair at the roadside in almost two thirds of breakdowns. But there were big differences in the courtesy and technical competence of the patrol staff.

AA patrol staff received the highest ratings for politeness and level of technical know-how.

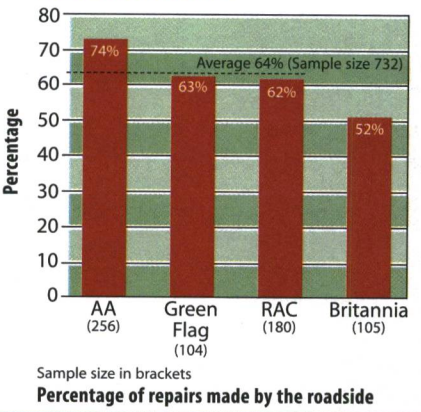
Green Flag had the highest rating for the speed of roadside repairs. But, although it was quick once it arrived, it wasn't the quickest company to arrive on the scene.

'It took far too long to answer the phone – I was on hold for 20 minutes'
RAC customer

All the companies are doing a reasonable job of answering calls quickly – 90 per cent of callers got through to an operator at the first attempt. But there were still noticeable differences. Almost all AA and Britannia Rescue customers had their calls answered first time. And the staff at both companies usually picked up the phone within a few seconds.

Over one in five callers to the RAC got either a recorded message or an engaged tone the first time they tried to get through. And the RAC usually took longer to answer the phone than nearly all the other breakdown companies in our survey.

REPAIR RATES



Sample size in brackets

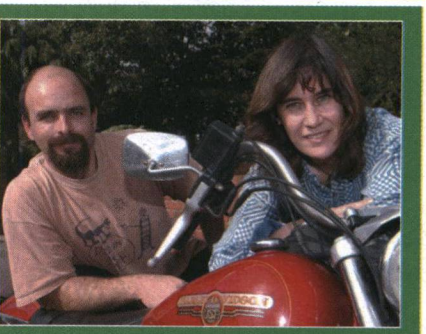
Percentage of repairs made by the roadside

'We were on our way to Stansted airport. They took us to Stansted and our car was towed back to the garage.' **AA customer**

We asked people to rate the courtesy and helpfulness of call-centre staff. Britannia Rescue and the AA had best rating for the courtesy of their staff – over 80 per cent of their members said they were very satisfied with the way their calls were dealt with. But, yet again, the RAC came out near the bottom of the pile. Just 48 per cent of callers were very satisfied with the service.

We also asked people to give an overall satisfaction rating for their company. Again, they gave the AA a big thumbs up – 83 per cent of drivers who'd broken down rated the AA's service as extremely good.

LOSING THE RAC



The RAC left Linda Sears by the side of the road in London until after two o'clock in the morning – nearly four hours after she'd phoned.

She first called the RAC at 10.20pm. Despite two further phone calls, nobody turned up to rescue her until after 2am.

Linda often drives late at night from Reading to London and chose the RAC because using a well-known service gave her peace of mind. But this was the third time it had let her down.

The previous time, the police eventually had to rescue Linda from the hard shoulder of the M4 – the RAC had still failed to respond three hours after the call-out. Before that, a patrol took over two hours to arrive on the scene.

After the M4 incident, the RAC offered Linda and her husband, Toby, a year's free membership. Now Toby says that they wouldn't accept a lifetime's free membership.

THE COST OF COVER

It's probably a good idea to join a breakdown rescue organisation, particularly if you drive an older car.

There's about a 10 per cent chance of a three- to five-year-old car breaking down within a year. And the older a car gets, the more chance there is that it will break down. For example, a six- to eight-year-old Vauxhall is about four times more likely to break down than a two-year-old one.

If you break down on a motorway and haven't got cover, the police will usually allocate a local company to come and tow you away. This costs around £200 and you've no control over who attends and where you end up.

Compare that with the cover in our table on p23. Basic cover starts at £26 a year. Even the most expensive cover is £152 and that includes a host of extras, such as a replacement car, accommodation costs and cover on mainland Europe.

CHOICES

In the table on p23, we've summarised the cover available from some of the largest breakdown companies. Basic cover is quite cheap, but you can spend a bit extra to make your breakdown less stressful.

Me or my car The biggest difference between packages is that some cover the person and others cover the vehicle. The RAC offers only personal cover, so you can call it out to any breakdown, even if the insured person isn't driving. Other companies provide vehicle cover, so your car is covered no matter who's driving. This might be a cheaper option if, say, several members of a family all have access to one car. For example, a couple would pay about £50 a year to have their car covered with Green Flag, no matter who was driving. In contrast, the RAC would charge about £60 to cover both people.

Autohome, the AA, Direct Line and ETA offer both types of cover.

Extras Basic packages usually offer only roadside assistance or a recovery service. The company will attempt to repair your car or tow it away, though you may not have any choice over which garage it's taken to. This level won't usually cover you if your car doesn't start at home. Prices start from under £30 a year with smaller companies, such as Autonational. The AA's basic cover costs £43 and includes roadside repair.

A more expensive package means that, after a breakdown, the company will transport your passengers and car to wherever you were going in the UK.

And higher levels of cover, costing up to £150, offer hire cars, the cost of overnight accommodation and home call-outs. Some companies also include cover in other European countries, though you may need to arrange this on a trip-by-trip basis.

WARRANTY COVER

All new cars come with a warranty and many include breakdown cover during the first year. For example, new Fords come with a year's RAC membership, while Vauxhalls have AA cover. In addition, some second-hand car warranties come with breakdown cover (see 'The warranty maze', *Which?*, March 2002, p34).

Check that you're not already covered under one of these. And when your warranty comes to an end, ask for a discount on renewal of your membership – you could make a fair saving.

Performance of breakdown companies

	Performance				Satisfaction				
	Telephone response	Accuracy of estimated response time	Response within 30 minutes	Repair rate	Courtesy of telephone staff	Courtesy of patrol staff	Technical competence of patrol staff	Time taken to make a repair	Overall verdict
AA	★	★	★	★	★	★	★	○	★
Britannia Rescue	★	○	○	●	★	○	○	○	○
Green Flag	○	○	○	○	○	○	○	★	○
RAC	●	●	●	○	●	○	○	○	●

KEY
★ above average
○ average
● below average

OUR SURVEY DETAILS

We sent a questionnaire to over 18,000 *Which?* members who belonged to a rescue organisation. They kept it in their glove compartment and filled it in if they broke down.

We biased the sample of people we selected to make sure we got information on the smaller organisations. Between August 2001 and August 2002 we received 744 responses. Many thanks to all our members who took part.

We had enough replies to give ratings on five companies – the AA, Britannia Rescue, Green Flag, RAC and Direct Line.

BEST BUY

The **AA** is the clear winner – it left the rest standing when it comes to service levels and response times. AA staff answered the phones quickly and gave good estimated arrival times. Its patrols responded to calls quickly and were also more likely to carry out a roadside repair than other companies'.

As an alternative, you could try **Green Flag**. It didn't do badly in any category and it got a good rating for speed of repair. But note that its cheapest package does not include roadside repair, so you will be towed to a garage.

Neither of these basic packages covers home repair – which can mean repairs within up to a mile of your home. GEM is the cheapest provider of this cover – £52 per year compared with £72 for equivalent cover from the AA. However, unlike the AA, GEM requires you to pay a tow truck at the time and claim your money back later. It doesn't have its own patrols.

This is the first time in over 15 years that Britannia Rescue hasn't been a Best Buy. It got reasonable marks in most categories, but its customers should consider switching to the AA.

Breakdown costs

	Costs				Discounts		Cover						
	Car cover (£)	Personal cover (£)	Cover for two people (£)	Cover for two cars (£)	Annual direct debit discount (£)	No-claims discount	Roadside repair	Home repair (£)	Recovery to destination (£)	Hire car (£)	Relief driver (£)	Accommodation (£)	European cover (£)
Autohome Roadside Plus	42			72		✓	✓						
Autohome UK Plus	73			109		✓	✓		✓		✓		
Autohome UK Plus Personal[1]		85	134			✓	✓		✓		✓		
Autohome Homeplus	98			153		✓	✓	✓	✓		✓	✓	
Autohome Superplus[2]	124			187		✓	✓	✓	✓	✓	✓	✓	
Autohome Europlus[3]	141					✓	✓	✓	✓	✓	✓	✓	✓
AA Option 100	39	43	61		✓		✓	33					
AA Option 200	82	82	102		✓		✓		✓	29		29	see[4]
AA Option 300	115	115	137		✓		✓	✓	✓				see[4]
AA Option 400	144	144	168		✓		✓	✓	✓	✓		✓	see[4]
Autonational Rescue	29			44		25%	✓	14	23	8	✓	8	
Autonational Total Superservice	57			86		25%	✓	✓	✓	✓	✓	✓	
Britannia Rescue Rescue	50		78	✓[5]	5		✓						
Britannia Rescue Standard	76		104	✓[5]	5		✓		✓		✓		
Britannia Rescue Comprehensive	100		128	✓[5]	5		✓	✓	✓		✓		
Britannia Rescue Deluxe	119		147	✓[5]	5		✓	✓	✓	✓	✓	✓	
Direct Line Rescue	35[5]	✓[5]	✓[5]	✓[5]	✓	10%	✓						
Direct Line Rescue Plus	66[5]	✓[5]	✓[5]	✓[5]	✓	10%	✓	✓					
Direct Line Rescue Recovery	67[5]	✓[5]	✓[5]	✓[5]	✓	10%	✓		✓				
Direct Line Rescue Recovery Plus	90[5]	✓[5]	✓[5]	✓[5]	✓	10%	✓	✓	✓	✓		✓	
Direct Line Rescue Euro Plus	127[5]	✓[5]	✓[5]	✓[5]	✓	10%	✓	✓	✓	✓	✓	✓	✓
ETA Bronze[6]	44	65	92	✓[5]	✓		✓	29					42
ETA Silver[6]	91	101	132	✓[5]	✓	✓	✓	20	✓	✓		✓	56
ETA Gold[6]	101	126	162	✓[5]	✓	✓	✓	15	✓	✓	✓	✓	52
Europ Assistance UK Driver Assist	38			76			✓	20	✓	✓		✓	78
GEM Recovery[7]		52	62[8]				✓	✓	✓	✓	✓	✓	✓[5]
Green Flag Recovery[9]	51			77	✓				✓	11	11	11	
Green Flag Roadside Assistance[9]	53			80	✓		✓	27	✓	11	11	11	
Green Flag Comprehensive[9]	92			138	✓		✓	27	✓	11	11	11	
Green Flag Comprehensive Gold[9]	126			203	✓		✓	✓	✓	✓	✓	✓	
Green Flag Total Protection[9]	152			242	✓		✓	✓	✓	✓	11	✓	✓
More Than Roadside Assistance	26[5]						✓						
More Than Roadside Assistance and Homecall	40[5]						✓	✓					
More Than Roadside, Recovery and European	44[5]						✓		✓	✓	✓	✓	✓
More Than Roadside, Recovery, Homecall and European	53[5]						✓	✓	✓	✓	✓	✓	✓
Peoples Choice Premium Economy	43						✓						
Peoples Choice VIP	83						✓	✓	✓	✓	✓	✓	
RAC Roadside		39	61		✓		✓						90
RAC Roadside and At Home		79	101		✓		✓	✓					90
RAC Roadside and Recovery		78	100		✓		✓		✓	30		30	90

1 Unlimited call-outs to one registered car. Only three a year to other cars
2 Cars up to 12 years old only
3 Cars up to seven years old only
4 Free 72-hour European cover available by prearrangement
5 The cost depends on your individual circumstances. Any prices given are typical quotes, which were provided by the breakdown companies
6 Based on direct debit prices for cars less than ten years old. Breakdown cover for older cars costs more
7 GEM insures you for the costs of breakdown but does not have its own patrols. It will arrange for a truck to tow your car away. You pay the garage and then claim the money back through GEM
8 Spouse only
9 You can only buy directly from Green Flag over the internet

NOTES

This table gives details of some of the most popular personal breakdown cover packages. All prices shown are per year.

Costs

The cost of cover sometimes depends on your personal circumstances. If so, we have tried to give a typical quote, submitted by the company. Where this was not possible, the availability of cover is shown by a ✓.

Some companies offer only **car cover**, which covers your car, whoever is driving. Others offer only **personal cover**, which covers you against breakdowns in any car. Some companies offer both.

You may get a discount if you take out **cover for two people** or **cover for two cars**. However, the people usually have to be living at the same address, or the cars registered at the same address.

Discounts

Some companies offer a discount if you pay by **direct debit**. Some also offer a **no-claims discount** if you haven't called for help in the past year. Where we haven't been able to give a set discount, we've shown it as a percentage or indicated the availability of a discount with a ✓. Some companies also offer a discount if you join online.

Cover

A ✓ indicates this cover is included in the basic price; a price tells you how much it costs on top of the basic fee. The prices are based on additions to cover for one car or for one person. In some cases, they cover more than one option. For example, paying £11 on Green Flag's Recovery package gets you a hire car, a relief driver and accommodation costs. Not all options are available for both car and personal cover.

Basic **roadside repair** cover means the company will try to fix your car at the roadside. **Home repair** means you're covered if your car breaks down at home.

Recovery to destination means you, your car and passengers will be taken to your UK destination, if your car can't be fixed at the roadside.

Some packages include the use of a **hire car** to let you continue your journey. Alternatively, some packages include cover for a **relief driver** to drive your car to your destination, if the sole driver is taken ill or is too injured to drive.

If you can't continue your journey, some packages will pay overnight **accommodation** costs for you and your passengers (there may be a maximum amount – usually around £50 per person).

European cover is sometimes offered through other breakdown companies. If it's not offered, you can usually still pay for it on a trip-by-trip basis.

DISTILLING THE TRUTH AB

'When I read about the evils of drinking, I gave up reading.' So said the American comedian Henny Youngman. Pick up any newspaper today and you could feel the same way. Headlines highlight the dangers of drinking and the increase in alcoholic liver disease. Yet we also read about the benefits of alcohol, with studies claiming that white wine keeps lungs healthy, red wine adds years to your life, and alcohol can help prevent dementia or ward off bowel cancer. So what's the truth? How much alcohol is too much? And can a cider a day really keep the doctor away?

A DRINK A DAY...

The government recommends that men should drink no more than three to four units of alcohol a day and women no more than two to three units a day. But even if you're aware of the guidelines, you could be exceeding them without realising it. We're often told that a unit is half a pint of beer, a glass of wine or a measure of spirits. Yet, as the illustration above shows, this isn't always the case. A small glass (125ml) of table wine with 8% alcohol by volume (abv) does provide just one unit of alcohol. But many wines are 12% or even 14% abv, and large wine glasses can hold twice as much as a standard small glass. Similarly, half a pint of lager contains one unit only if it's a weak 3.5% abv. Strong lagers can be as much as 5 to 10% abv, so you could use up your daily allowance by drinking less than a pint. Drinks sometimes have unit information on the label to help avoid confusion, or you could try the handy unit calculator, free from the Portman Group (see 'Further information', opposite).

Many people judge their drinking by the number of units they consume in a week, but weekly recommendations were replaced by daily limits in 1995. You should avoid saving up your daily allowances and binge-drinking, as the amount you drink in one day is as important to your health as your overall intake. If you do drink to excess, try to avoid alcohol for at least 48 hours afterwards, so your body can recover.

The recommended limits are lower for women than men because of different body composition. Women's bodies tend to have a higher proportion of fat and a lower percentage of water than men's, meaning that when women drink, the alcohol is more concentrated in the body.

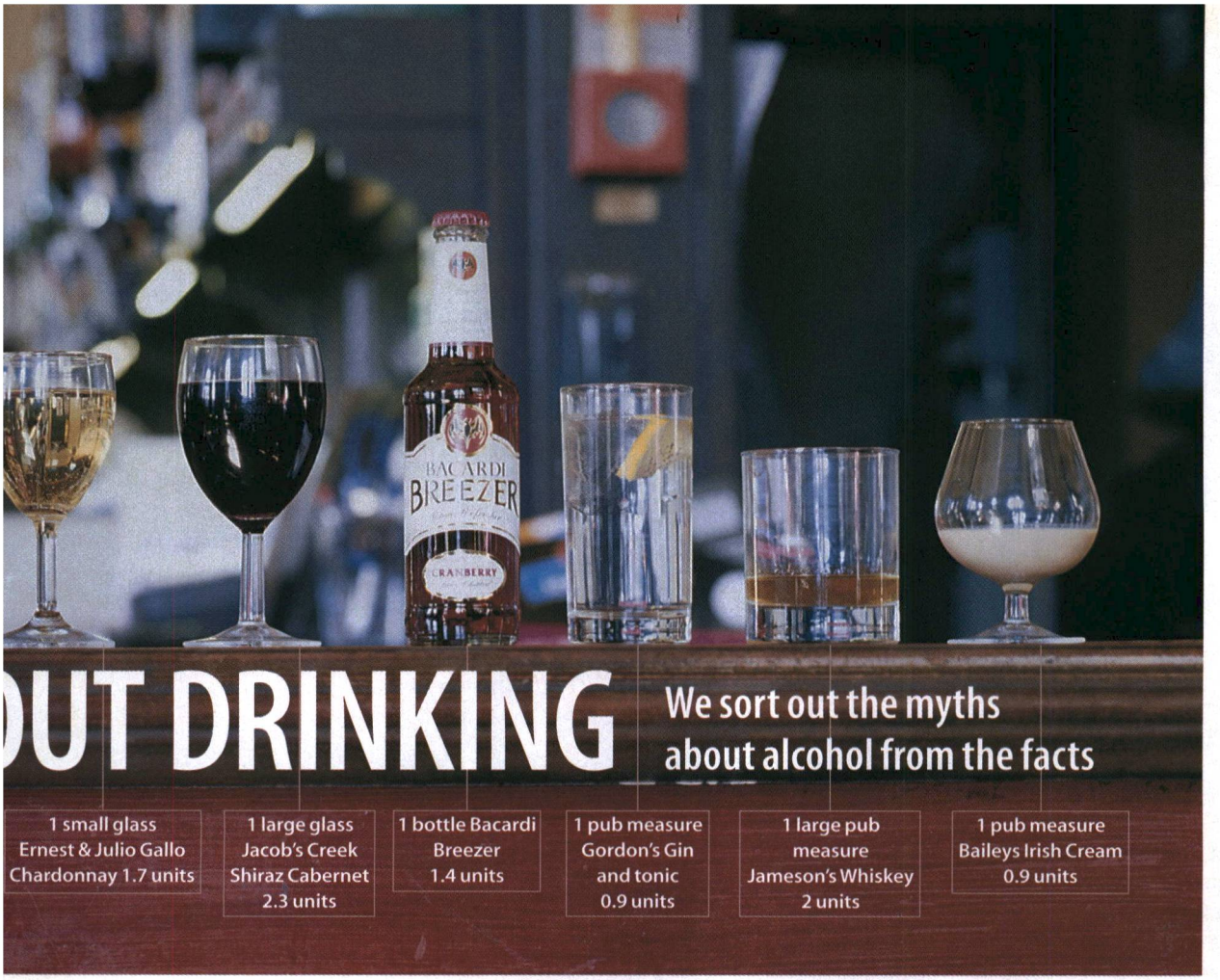
LAST ORDERS

So what are the consequences if you overstep the guidelines? Alcohol can interfere with certain medicines, and can increase your weight, particularly around the stomach. Excessive drinking can also lead

PHOTOGRAPHY JONNY THOMPSON

ALCOHOL TRIVIA

- Red wine sales have increased by over 50 per cent since1996, following a stream of beneficial health claims
- In Britain, we each drink an average 178 pints per year – but the Czech Republic is the most beery nation, with an average 280 pints a year
- In the UK 14 per cent of women and 9 per cent of men don't drink alcohol at all
- We consume 25 billion alcoholic drinks a year in Britain – enough to fill 6,000 Olympic swimming pools
- Alcohol misuse costs the NHS an estimated £3 billion in hospital services – 12 per cent of total NHS hospital costs
- There are 60,000 pubs in the UK, roughly one for every 770 adults
- On 22 August1988, pubs were allowed to open all day for the first time since the First World War
- Finally, did you know that if you drop a raisin into a glass of champagne, it will bounce up and down between the top and bottom of the glass repeatedly?



OUT DRINKING

We sort out the myths about alcohol from the facts

1 small glass Ernest & Julio Gallo Chardonnay 1.7 units

1 large glass Jacob's Creek Shiraz Cabernet 2.3 units

1 bottle Bacardi Breezer 1.4 units

1 pub measure Gordon's Gin and tonic 0.9 units

1 large pub measure Jameson's Whiskey 2 units

1 pub measure Baileys Irish Cream 0.9 units

to serious long-term health problems, ranging from increased blood pressure, vitamin deficiencies, infertility and gastritis to haemorrhagic stroke, cancer of the mouth and throat, and cirrhosis of the liver. And, although alcohol can make you feel relaxed and happy in the short term, overall it's a depressant, and can aggravate mental health problems. Then there are the social costs of alcohol abuse, including increased risk of accidents and violence.

BOOZY BENEFITS

But the glass isn't always half empty. Staying within the guidelines should ensure you avoid the negative effects of alcohol. And it may even do you some good. There's no scientific agreement that drinking can definitely prevent bowel cancer or keep your lungs healthy. But it's widely recognised that moderate alcohol consumption can reduce the risk of coronary heart disease. Protection comes from drinking as little as one unit a day, but only kicks in after the menopause for women, and post-40 for men, as this is when the risk of heart disease increases. There's also strong evidence to suggest that drinking alcohol can protect against ischaemic strokes.

Some studies show that certain drinks offer specific health advantages. Red wine, for example, contains antioxidants called polyphenols, which could offer additional protection against heart disease. Overall, though, research shows that it's mainly the alcohol that's beneficial, not the other ingredients.

Despite the proven benefits, Alcohol Concern warns against taking up drinking as a way to get healthy: 'A sensible diet and exercise are more important to your health than a daily glass of wine.'

PUB QUIZ true or false?

1 Mixing your drinks will make you more drunk
False Sometimes different drinks affect people in different ways, but all types of alcohol are equally intoxicating per unit.

2 A nip of whisky or brandy can help fight a cold
50/50 Some studies show that alcohol can help fight off colds. But alcohol can also affect your ability to fight infection and can clash with medication.

3 You can drink one pint of beer and still drive safely
False There's no easy way to tell how much you can drink and stay under the legal blood alcohol limit. Blood alcohol concentration is affected by many things (including gender, weight and what you've eaten). It's safest not to drink at all when you're driving.

4 Drinking coffee or taking a cold shower helps you sober up quickly
False There are no short cuts: time is the only way to sober up. Our bodies can metabolise roughly one unit of alcohol per hour, depending on body weight.

5 People who drink alcohol earn more than those who abstain
Wishful thinking A report this year found that moderate drinkers earn 10 per cent more than teetotallers. However, it couldn't explain why. It may be that if you earn more, you spend more on alcohol.

6 Your tolerance for alcohol decreases with age
True Older people are more affected by alcohol because total body water decreases as you get older.

7 Alcohol in cooked food won't make you drunk
Partly true Alcohol does evaporate during cooking, but some may still be left, depending on how long you cook it for.

8 An alcoholic drink warms you up in cold weather
False Alcohol actually increases heat loss, making you more susceptible to the cold.

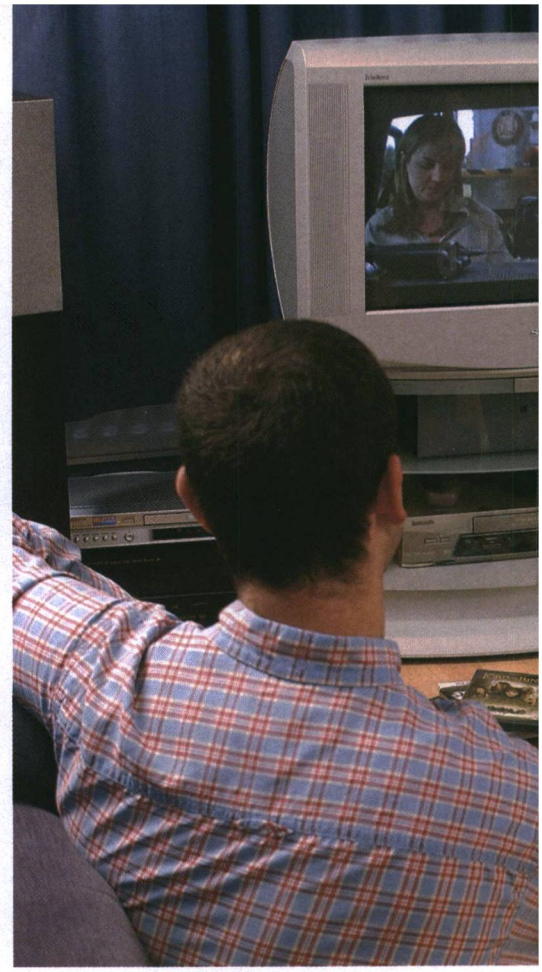
FURTHER INFORMATION

www.alcoholconcern.org.uk Alcohol Concern, the national agency on alcohol misuse

www.alcoholics-anonymous.org.uk/ Alcoholics Anonymous

www.portman-group.org.uk The Portman Group, a drinks industry organisation that promotes sensible drinking

Hollywood at home



You saw a thrilling film at the cinema, so why didn't it live up to those memories when you watched it at home?

Big screen movies, particularly noisy action thrillers, are enhanced by dramatic sound effects. But an ordinary TV set alone isn't up to providing that cinema quality experience.

The solution is a home cinema system. Using multiple speakers, it can recreate some of the excitement, fear or laughter you experienced first time around.

There are two main types of home cinema system: off-the-shelf kits that include all the components you need, and separates which you can combine with an existing TV or hi-fi set-up.

But home cinema is more than linking your TV to your hi-fi. A hi-fi replicates a music performance. Home cinema aims to make you feel like you are 'there', using surround sound and additional noise enhancement from special speakers.

WHAT'S IN THE BOX?

Home cinema systems are made up of several components. Some come with a DVD player, others don't.

Amplifier/decoder This converts the sound signal into individual signals for each speaker. All the equipment we looked at uses Dolby Digital 5.1, the most widely used cinema sound format.

Speakers Dolby Digital 5.1 sound requires six speakers – five satellite speakers and one sub-woofer. These should be placed around the room. The sub-woofer provides low frequency special effects. It can be 'passive', getting its power from the amplifier, or 'active', with an internal amplifier.

ROOM FOR MANOEUVRE

Before parting with your cash, consider what you need, what you have, and whether you can get the effects you want.

A lucky few will be able to dedicate an entire room to create their home cinema, but most people will use their living room, because that's where the TV is.

And home cinema systems, especially separates, can take up space. You will have to hide or disguise wires, and consider the space needed for several speakers.

Brochures often set the latest equipment in luxury apartments – wooden floors and minimalist furniture with hardly a curtain or soft furnishing in sight. But think how most cinemas are decked out: padded seating, thick, velvet curtains and hard-wearing – if popcorn covered – carpets. These materials reduce echo, so you hear the sounds the film-makers intended.

There's no ideal room, but carpets, lined curtains and a reasonable amount of furniture are a sensible start.

Finally, consider what you already have. Don't invest in the sound equipment unless you can match it with the visual experience. A widescreen TV is a good start (see *Which?*, September 2002, p20).

You may prefer an off-the-shelf kit, including all the bits and pieces you need to connect up to your TV. Or you may already have a DVD player and hi-fi and want to investigate individual components to add to your existing equipment. (See 'Record breakers', our report on DVD players, August 2002, p16, and 'Sounds good to us', our hi-fi separates report, October 2002, p38, for more information.)

'THE "RUMBLE" ON THE SUB-WOOFER WAS AWESOME'
Darren and Faye Rumsby

SETTING UP

Several factors can affect your home cinema set-up – many are specific to your room. We've suggested a speaker layout on p28. Most systems provide instructions for connecting, and hints and tips on how to arrange the speakers.

Use the guidance as much as you can, then experiment with speaker positions and channel settings to suit your room.

SYSTEMS ON TEST

We've assessed a range of the latest cinema systems, both packages and separates.

Prices vary considerably. You can pay thousands for individual speakers, or just a few hundred pounds for a complete off-the-shelf system. The products we tested range from around £250 to £1,000.

You can watch videos and some satellite television broadcasts on home cinema, but we tested our systems using DVD players.

OUR FINDINGS

Our panel of experts listened to each of the six-speaker systems using a high quality laboratory reference decoder/amplifier. The best speaker set and the best sub-

PHOTOGRAPHY JOHN TRENHOLM

woofer were then used to compare the separate decoder/amplifiers. They listened to the packages as complete systems. The panel rated the overall experience by watching selected film clips.

Providing good home cinema surround sound isn't the same as creating good hi-fi sound, so the panel conducted an extra listening test using classical and pop music.

Compared with the separates, the packages generally had smaller speakers and lower powered amplifiers. The sound quality was not as good, but they still produced reasonably good surround sound.

We did not rate most of the packages highly for stereo hi-fi reproduction. Only two (Denon and Panasonic) gave satisfactory stereo audio quality. We rated two separates speaker systems (Infinity and Eltax) as acceptable for stereo.

EASE OF USE

Most of the packages and amplifiers were difficult to use. Only two (Panasonic and Teac) were judged as satisfactory.

Our testers criticised the large size of the amplifier/decoders compared with conventional hi-fi systems, and said that the separate decoder/amplifiers offer so many connection possibilities that users may set their systems up incorrectly.

The package systems were easier to install because there are fewer, generally more straightforward, connections.

TRYING IT FOR REAL

Darren and Faye Rumsby, from Buckinghamshire, tried out a separates system made up of the KEF Coda Series speakers and the Technics SA-DA20 amplifier, and the Denon ADV-700 off-the-shelf system. (The Denon ADV-700 has since been superseded by the Denon ADV-1000, which we tested for this report.) Neither of them had had previous experience with home cinema. They recently bought a widescreen TV and DVD player, so they thought that home cinema might help them make the most of their new equipment.

Their living room is fairly small at about 9' by 15', with a 7'6" ceiling. The wooden floor has a large central rug, which should reduce the echo.

SETTING UP

Setting up the off-the-shelf system was straightforward – it took just 15 minutes. But they found size a problem.

'The DVD player/amplifier unit didn't fit on our TV stand shelf. The stand is quite big. It accommodates a 28-inch TV. That shows just how deep the unit was.'

Thankfully, the new Denon ADV-1000 is smaller.

The separates system took them an hour to set up. Its size and complexity didn't impress Darren or Faye.

'It's sheer size meant we had to move our TV from out of its corner and have it under the window. It completely dominated our living area. We had wires everywhere.'

For a permanent installation, you can hide the wiring, but Darren and Faye couldn't do that for this trial.

EASE OF USE

The off-the-shelf system was easiest to use – its channel test feature helped them set the speaker output levels.

The amplifier on the separates system had some confusing controls, and Faye and Darren had to read the instructions thoroughly to find out what each one did.

As they've both seen all the films they watched on home cinema before, they could compare the experience with what it was like in the cinema or on TV.

They said the separates gave superior sound quality, though for the overall viewing experience, they also rated the off-the-shelf system highly.

'The separates system was very impressive. Its sound was dynamic and rich and the "rumble" on the subwoofer was awesome. But its sheer size meant it was totally impractical for our living space.

'Overall, the off-the-shelf system gave almost as good a show, but without dominating the room. It was much more practical than the separates system – we wanted a system that wouldn't dominate our living space.'

The surround sound effects impressed Darren and Faye, but in a small living room, they found size and trailing wires a problem

BEST BUY

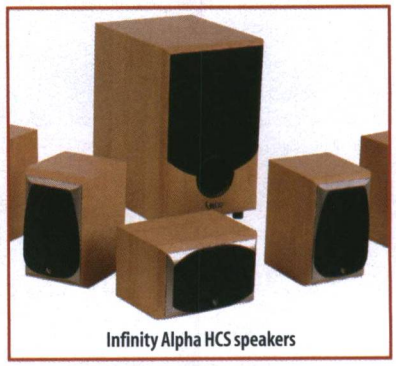
The **Denon ADV-1000** came top in our tests of complete home cinema kits. Its sound quality was good for home cinema effects and it was one of only two kits we looked at that passed our test for listening to music, too. It wasn't the cheapest, but does have a good range of features, such as a single remote control for the DVD player and amplifier, and competent sound reproduction for both films and music. It costs around **£700**, but is so new it's not yet readily available on the high street. It is **£560** from www.unbeatable.co.uk.

We selected two speaker options as Best Buys. If you are buying separates because you want high quality home cinema performance, the **KEF Coda Series speakers** are our choice. They cost around **£1,030** from independent retailers, or **£815** from www.hifistore.co.uk. They were the most expensive on test, but gained the best score from our panel. Do remember, though, that their score for listening to music wasn't high. If your budget won't stretch, or you want reasonable results for listening to music, then at around **£500** from independent retailers, or **£499** from www.hifibitz.co.uk, the **Infinity Alpha HCS** is the best option. The surround sound listening rating isn't as good as the KEF's but is still creditable. The stereo listening quality is acceptable.

For a dedicated amplifier, our Best Buy is the **Yamaha RXV630RDS**. It was the best for surround sound and for overall performance and is **£320** from Richer Sounds, or **£360** from www.hifistore.co.uk.

Denon ADV-1000 home cinema package

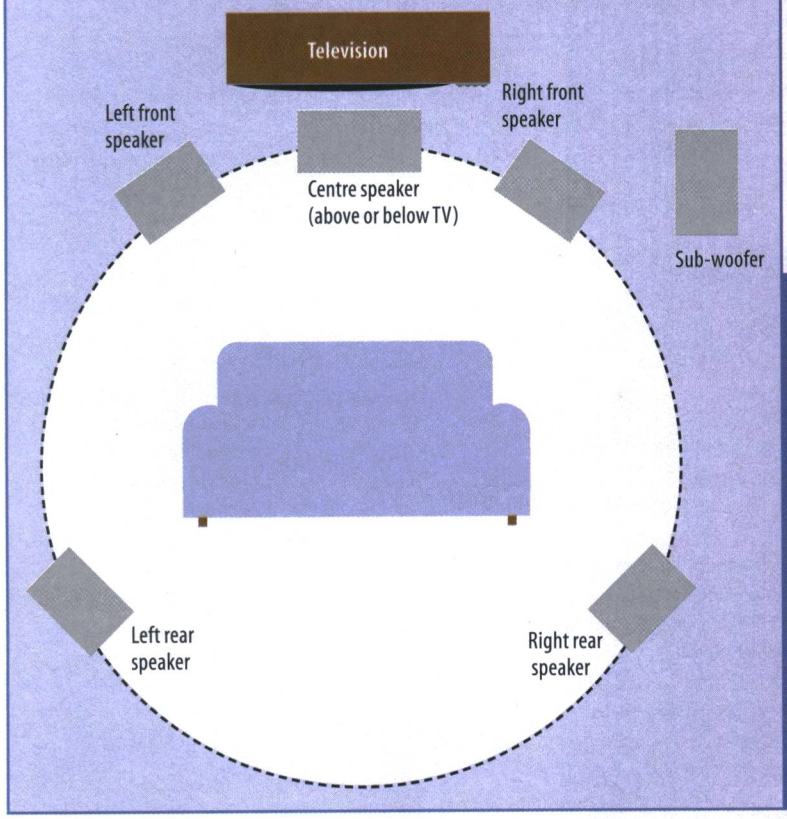
KEF Coda Series speakers



Infinity Alpha HCS speakers

Yamaha RXV630RDS amplifier

WHERE TO LOCATE THE SPEAKERS



Most systems include tips on how to arrange your home cinema speakers. We have shown a suggested layout here. We recommend you start with this basic layout and adjust it to your tastes, and the shape and size of your room.

Dedicated amplifiers

	Integrated amplifier/decoders					
	Arcam AVR200	**Harman Kardon** AVR4500	**Kenwood** KRF-V5060D	**Teac** AG-D9260	**Technics** SA-DA20	**Yamaha** RXV630RDS
Specification						
Price (£)	800	*650*	*250*	*250*	*500*	320
Dimensions (wxdxh) (cm)	44x39x14	44x44x17	44x30x14	44x35x16	43x39x18	43x38x16
Measured power per channel 1▷	IIII	IIII	IIII	IIIII	IIIII	IIII
Features						
Number of analogue inputs 2▷	6	7	5	6	5	6
Number of digital outputs 3▷	1	2	0	1	0	1
Record player connection			✓		✓	
Connection for 2nd pair of speakers 4▷					✓	✓
Performance						
Ease of use 5▷	◒	●	◒	○	◒	◒
Surround sound listening 6▷	☆	★	○	☆	☆	★
Total test score	63	63	58	66	68	75

NOTES

The Best Buy amplifier is highlighted in **red**. For models that aren't widely available, a guide price is given in *italics*.

Specification

1 Power per channel (W) as follows: I less than 12, II 12-24, III 25-49, IIII 50-100, IIIII more than 100.

Features

2 Lets you connect a VCR or CD player.
3 This can be used to record CDs on to a CD recorder.
4 You can use this to put additional hi-fi speakers in another room.

Performance

5 See 'Ease of use', p27.
6 See 'Our findings', p26.

TOTAL TEST SCORE

This ignores price and is based on:

Features	34%
Ease of use	33%
Surround sound	33%

KEY

★ ☆ ○ ◒ ●

best — worst

✓ has this feature

Home cinema packages

Complete systems

	Acoustic Energy AEGOP5	Denon ADV-1000	JVC XV-THA5R	Panasonic SC-DT300	Philips LX3000D/22S	Sharp SD-AT100H	Sony DAV-S400
Specification							
Price (£)	600	*700*	350	600	400	1,000	450
Electronic components included 1▷	CDPA	A, T, IDVD	A, T, IDVD	A, T, SDVD	A, T, IDVD	A, T, IDVD	A, T, IDVD, SACD
Electronic component dimensions 2▷	23x15x6	43x37x8	35x32x8	38x36x7	43x37x8	45x12x15	36x37x7
Speaker dimensions (wxdxh) (cm)							
2 x front	7x12x11	11x13x18	7x10x14	10x22x23	9x9x9	11x14x20	10x11x11
1 x centre	7x12x11	28x13x11	14x11x7	8x10x11	9x9x9	19x14x12	10x11x11
2 x rear	7x12x11	11x13x18	7x10x14	8x10x11	9x9x9	11x14x20	10x11x11
1 x sub-woofer	19x28x36	21x33x11	22x32x32	20x30x27	14x37x34	16x37x36	17x36x35
Measured power per channel 3▷	II	III	III	III	II	I	III
Features							
Sub-woofer (active/passive) 4▷	active	active	passive	passive	active	passive	passive
Scart socket		✓	✓		✓	✓	
Video output formats available 5▷	see[1]	RGB/S-Video/ composite	S-Video/ composite	S-Video/ composite	S-Video/ composite	RGB/S-Video/ composite	composite
Number of analogue inputs 6▷	see[1]	4	1	2	2	1	2
Digital output 7▷		✓			✓	✓	
Performance							
Ease of use 8▷	see[1]	◒	◒	○	◒	◒	◒
Listening 9▷							
Surround sound listening	◒	☆	○	○	○	○	◒
Stereo listening	◒	○	●	○	●	●	●
Viewing 9▷	see[1]	★	☆	★	★	☆	○
Total test score	see[1]	60	43	55	44	52	41
Information							
Additional notes/update since our test	1 System doesn't include a DVD player, so no direct comparison possible						

NOTES FOR HOME CINEMA PACKAGES TABLE

The Best Buy home cinema package is highlighted in **red**. For models that aren't widely available, a guide price is given in *italics*.

Specification

1 All systems included five satellite speakers and a sub-woofer.
A = amplifier, T = tuner,
IDVD = integrated DVD player,
SDVD = separate DVD player,
SACD = super audio CD player,
CDPA = combined decoder/ pre-amplifier without DVD player.
2 Size of components when stacked as recommended wxhxd (cm).
3 Power per channel (W) as follows:
I less than 12, **II** 12-24, **III** 25-49,
IIII 50-100, **IIIII** more than 100.

Features

4 See 'What's in the box?', p26.
5 These are the ways that the signal can be sent to the TV. Composite gives satisfactory picture quality but RGB and S-Video provide higher quality.
6 Lets you connect a VCR or CD player
7 This can be used to record CDs on to a minidisc or CD recorder.

Performance

8 See 'Ease of use', p27.
9 See 'Our findings', p26.

Speaker packages

Home cinema speakers

	Eltax Liberty 5+ Series		Infinity Alpha HCS		KEF Coda Series (Coda90, Coda70, Coda80 and PSW 2000)		Mission M71 Cinema pack (M71, M7dS, M7C1 and M70as)		Wharfedale Diamond 8 Series		Yamaha NS-P320	
Specification												
Price (£)	*250*		*500*		*1,030*		*370*		*500*		*250*	
Speakers 1, 2▷	Size	Power	Size	Power	Size	Power	Size	Power	Size	Power	Size	Power
2 x front	20x34x86	100	15x19x22	60	22x31x88	125	17x30x29	75	21x26x82	100	14x16x30	50
1 x centre	40x18x15	70	22x19x15	60	36x24x15	100	50x12x13	100	45x19x18	100	44x12x9	70
2 x rear	20x15x21	60	15x19x22	60	18x29x31	70	37x11x23	100	20x19x29	100	12x9x25	30
1 x sub-woofer 3▷	35x38x40	150	26x36x42	110	36x35x36	Not stated	27x55x43	100	33x36x39	100	20x39x40	50
Performance												
Surround sound listening 4▷	○		☆		★		☆		☆		○	
Stereo listening 4▷	○		○		◒		◒		◒		◒	
Information												
Additional notes/update since our test							The manufacturer plans to modify this system in the future. We have not tested the modified speaker system					

NOTES FOR SPEAKER PACKAGES TABLE

The Best Buy speaker packages are highlighted in **red**. Prices in *italics* are guide prices.

Specification

1 Size of each speaker wxdxh (cm).
2 The maximum recommended amplifier power (W).
3 All have active sub-woofers. See 'What's in the box?', p26.

Performance

4 See 'Our findings', p26.

The bottom line: washable nappies

Washable nappies create less waste and are cheaper than disposables. But are they a realistic alternative? We asked seven families to put them to the test

Julie Hunter uncovers some interesting facts about nappies

Parents today can choose from a wide variety of nappies for their child but more than 90 per cent still opt for disposables. Many parents simply aren't aware of the alternative of cloth nappies; some think of them as old-fashioned, more hassle or more expensive than disposables. But modern washable nappies are available in a variety of styles and materials, can fit easily into parents' routines, and are generally cheaper to buy than disposables.

ENVIRONMENTAL CONCERNS

In the UK over 8 million disposable nappies are thrown away each day. Most are put in landfills, where parts of the nappy will take 200 years or more to decompose.

Space for landfill is running out and, to meet targets imposed by the European Landfill Directive, UK councils must drastically reduce the amount of rubbish sent to landfill. For this reason many local authorities offer financial incentives to use washable nappies. For example, West Sussex Council gives £30 towards the cost of joining a nappy laundry service or using washable nappies at home. Since 1999 it estimates the scheme has saved 8 million nappies going to landfill.

Like many products, both disposable and washable nappies have some negative impact on the environment. Both use energy and raw materials in production and distribution. Cloth nappies also use water, detergent and energy during the laundering process.

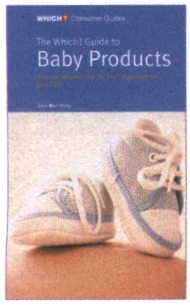
However, disposables are not recyclable and are manufactured on a larger scale. The average baby will use 5,000 disposable nappies from birth to potty, at a typical cost of £740. The same child will need only 18 to 48 cloth nappies, at a total cost of as little as £240.

USER TRIAL

This summer we asked seven families to try washable nappies for four weeks. None had used washables before.

WHICH? BOOKS

For more information on nappies, get a copy of *The Which? Guide to Baby Products* (£9.99). To order, call **0800 252 100** quoting BABY (WBPY02).



WASHABLE NAPPY CHOICES

TWO-PART SYSTEMS (NAPPY + WRAP)

Flat nappies There are two types – terries, which need to be folded into shape, and prefolds, which are partly sewn into shape to make folding easier. They can be held in place with pins or special plastic grippers. *Typical cost (including wraps and pins): £240 (terries), £350 (prefolds).*

Shaped nappies These are shaped to fit and no folding is required. They usually fasten with Velcro or poppers. One size, or sized on weight/age. *Typical cost, including wraps: £470.*

Wraps Both flat and shaped nappies require an outer waterproof wrap to hold the nappy in place and prevent leaks. These are machine washable.

ONE-PART SYSTEM

All-in-ones A washable nappy with an attached waterproof outer. Shaped to fit like a disposable – may have Velcro, poppers or an elasticated waist. *Typical cost: £360.*

Laundry service A company that provides washable nappies for a set weekly fee. It delivers clean nappies, picks up dirty ones and washes them for you. *Typical cost: £1,130.*

OPTIONAL EXTRAS

Booster Washable pad that increases absorbency.

Liner A thin disposable/flushable material that protects nappy and makes it easier to dispose of solids.

NOTE Typical costs are from birth to potty (potty training age is taken to be 30 months) and are the mean price of several popular brands

PHOTOGRAPHY POST STUDIOS PHOTOGRAPHIC, JOE SHEEHAN, COLIN LEFTLEY, HADDON DAVIES PHOTOGRAPHY

FLAT NAPPIES

Antonia Chitty and baby Daisy, three months, from London

Antonia found the nappies really easy to use once she'd got the hang of it. 'It can seem daunting at first but it's just practice.'

She preferred prefolds to terries as they didn't require much folding and were a neater fit. She found terries more fiddly and time consuming to put on.

After a few washes, Antonia was impressed with how soft and fluffy the nappies were, and Daisy seemed happy in them. The cloth nappies needed changing slightly more often than disposables but there were only a couple of accidents.

Antonia found it easy to get into a routine of washing. She did two or three extra loads of washing a week and the nappies dried quickly outside or in the drier.

Going out and about with the washables was no problem, but the family will probably use eco-friendly disposables on longer holidays for convenience.

Will continue with washables ✓

Charlotte Beaty and son Andrew, 16 months, from Holbeach, Lincolnshire

Charlotte was happy with the performance of the nappies but found it tricky to get to grips with the changing process.

'Everything took much longer. Andrew's a real wriggler!' Although changing got easier over time, clearing up the soiled nappies was invariably a messy job. Often everything needed washing – nappy, wrap and clothes.

Charlotte felt that the cloth nappies didn't leak, or need changing, any more than disposables. She found it difficult to use baby changing facilities in shops – she worried that Andrew would fall off the changing area while she was folding the nappies.

Charlotte decided not to continue with cloth nappies as they seemed to aggravate Andrew's eczema.

Will continue with washables ✗

SUMMARY The most versatile nappy and cheapest to buy. One size fits all. Dries quickly after washing. However, can be tricky to fold and fiddly to get on your baby, although this gets easier with practice.

Terries brands Boots, Mothercare, John Lewis, Bright Bots, Ellie nappy. Available from websites and selected branches of John Lewis, Boots, Mothercare. Also from independent internet and mail-order companies, and nappy consultants.

Price Approx £1.60 to £3.75 each (various sizes).

Prefolds brands Bambino Mio, Cotton Bottoms. Available from Boots and various internet and mail-order companies.

Price Approx £1.25 to £3.50 each (various sizes).

Wraps brands Mother-ease, Cotton Bottoms, Fuzzi Bunz, Prorap, Bummis, Bumpy Pants, Snugglenaps, Sam-I-Am. Available from Boots, Waitrose and various internet and mail-order companies.

Price Approx £4.50 to £12 each (various sizes)

SHAPED NAPPIES

Sarah Scrivener and son Harry, 18 months, from Didcot, Oxfordshire

After a few disastrous leaks in the first week, Sarah experimented with different brands and found the combination that best suited Harry. The new nappies were soft and comfortable and seemed to minimise leaks.

Sarah felt that the nappies needed changing more often than disposables. Some of them were quite bulky, restricting Harry's movement and giving him a 'John Wayne' walk. Sarah washed the nappies every evening and hung them to dry overnight. She ran out of clean wraps a couple of times.

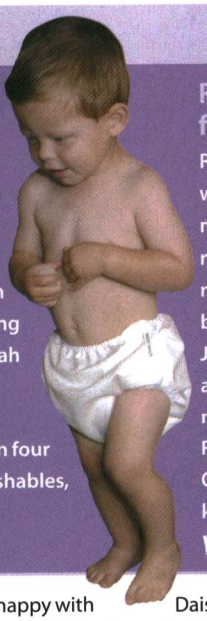
'I'm putting out less rubbish. And I've saved nearly £20 in four weeks by not buying disposables.' Sarah will stick with washables, though she'll use disposables when out and about.

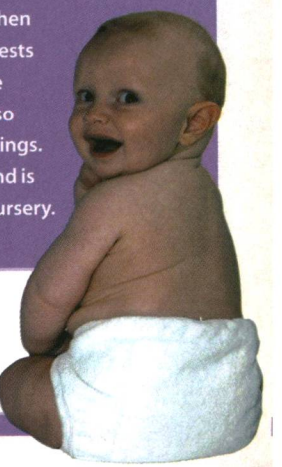
Will continue with washables ✓

Rebecca Gilman and son Joshua, five months, from Birmingham

Rebecca was pleasantly surprised by how soft and fluffy the nappies were, and Joshua seemed to like the feel of them. Inevitably there was more washing but after the first week or two she'd fallen into a routine. Like some of the other parents, Rebecca found that certain nappies were better suited to Joshua than others. One nappy was very bulky. It took longer to dry than expected and, when Joshua wore it, his clothes wouldn't do up. New vests and shorts had to be bought to stretch round the nappy. Joshua pulled at the Velcro on the wraps so Rebecca felt more secure with the popper fastenings. Overall Rebecca was pleased with the nappies and is keen to try them out on weekends away and at nursery.

Will continue with washables ✓





SUMMARY Versatile nappies as you can combine any nappy with any wrap to suit your child. Easier to use than flat nappies as no folding is required. Well suited for regular use.

Brands Mother-ease, Imse Vimse, Tots Bots, Snugglenaps, Kissaluvs, Daisy Diapers, Nappy Nation, Popolino, Sam-I-Am. Available from Waitrose, internet and mail-order companies, and nappy consultants (wraps as above).

Price Approx £4.60 to £8.95 each (various sizes)

ALL-IN-ONES

Lynette Tweedy and son Daniel, 17 months, from Maidenhead, Berkshire

Lynette felt guilty about filling the family dustbin with nappies every week. But she was quite disappointed by the absorbency of the cloth nappies. They leaked more often than disposables and she had to use more and more nappies each day. 'They were really only one wee per nappy – if you left it, you risked nappy rash or a definite leak on the second wee.'

The cloth nappies needed changing more often than disposables. This was hard work when out of the house, or at night. Washing the nappies wasn't a problem but they took a long time to dry and needed tumble drying to finish them off.

Lynette stored soiled nappies in a dry airtight bucket rather than soaking them. The dry method didn't smell, there was no worry about the bucket getting knocked over, and it was easier to load nappies into the washing machine.

Lynette will continue to use washables at home but may consider trying flat or shaped nappies to see whether things improve.

Will continue with washables ✓

Joanna Hardy and daughter Martha, seven months, from Musselburgh, East Lothian

Joanna was surprised at how straightforward the nappies were to use. It was fiddly at first but got easier.

She had big problems with leaks at the beginning but this was resolved after we realised that Martha needed a larger size.

Joanna used booster pads when out shopping or at night – any time she wanted the nappies 'to go the extra distance'.

She found brands with elasticated waists were best at containing all leaks.

Washing the nappies was far less hassle than Joanna had expected and the nappies came out with no staining, even after sitting in the nappy bucket for a few days.

On the downside Joanna found that the all-in-ones took a long time to dry naturally and worried about the extra expense of tumble drying.

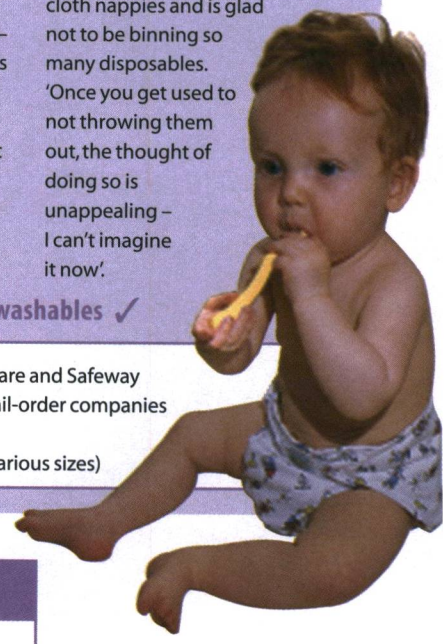
Joanna wants to persevere with cloth nappies and is glad not to be binning so many disposables. 'Once you get used to not throwing them out, the thought of doing so is unappealing – I can't imagine it now.'

Will continue with washables ✓

SUMMARY All-in-ones are the quickest and easiest to put on and take off but take longer to dry than other washables. Convenient but not best suited for long-term or regular use.

Brands Mother-ease, Kooshies, Snugglenaps, Boots. Available from Selected Boots, Mothercare and Safeway stores. Also a variety of internet/mail-order companies and nappy consultants.

Price Approx £7 to £14.50 each (various sizes)



NAPPY LAUNDRY SERVICE

Vicky Carpenter and twins Lauren and Jordan, 12 months, from Leeds

As a busy mum of twins, Vicky hoped that a nappy laundry service would save her time. The company provided her with enough flat nappies and wraps for each baby, and a nappy bin to store dirties in. These were collected once a week and clean nappies dropped off.

Vicky found the three layers of liner, nappy and wrap fiddly to put on and changing times took much longer than normal. She also had problems storing the 120 nappies she was given each week.

During the first few days, the twins experienced lots of leaks and woke up in the mornings soaked through. Vicky found it hard to cope with washing clothes and bedding every day and switched back to disposables during the first week.

When she started experiencing problems, Vicky called the nappy laundry service for advice but felt that it was 'very unhelpful'. Usually nappy agents will advise on different types of nappy and help you through the difficult stages until it becomes easier.

Will continue with washables ✗

SUMMARY This service could save time for busy parents, but works out as the most expensive option.

Availability Most areas of the UK are covered by one or more nappy laundry services – these are usually small companies operating in a local area. Contact the National Association of Nappy Services (see 'Further information', right) for a list of companies near you.

Price Approx £7 to £10 per week.

TOP TIPS

- Different nappies suit different babies so it's worth experimenting with a few brands before buying a full set.
- **Borrow from a friend or buy a few second-hand nappies.**
- Give yourself time to get used to the nappies – our user triallists found that it got easier after the first couple of weeks.
- **The number of nappies/wraps you'll need depends on your washing/drying facilities, baby habits and nappy type. Minimum is 18 nappies and four wraps per size.**
- Independent nappy consultants sell nappies and can advise which nappies will best suit you and your baby. Some nappy consultants hire nappies or sell trial packs.
- **Contact the Real Nappy Association for a list of independent nappy consultants, internet and mail-order nappy suppliers and also for advice on washing and using cloth nappies.**

FURTHER INFORMATION

www.changeanappy.co.uk National Association of Nappy Services (NANS)

www.realnappy.com Real Nappy Association (RNA)

www.cnia.org.uk Cloth Nappy Industry Association

www.wen.org.uk Women's Environmental Network (WEN)

www.nappyinformationservice.co.uk Absorbent Hygiene Products Manufacturers' Association (AHPMA)

Nappy consultants:
www.twinkleontheweb.co.uk
www.plushpants.co.uk
www.thenappylady.co.uk
www.teamlollipop.co.uk

To buy or sell second-hand nappies: **www.ukparents.co.uk**

PHOTOGRAPHY ROBIN BECKHAM, ANDREA CRINGEAN

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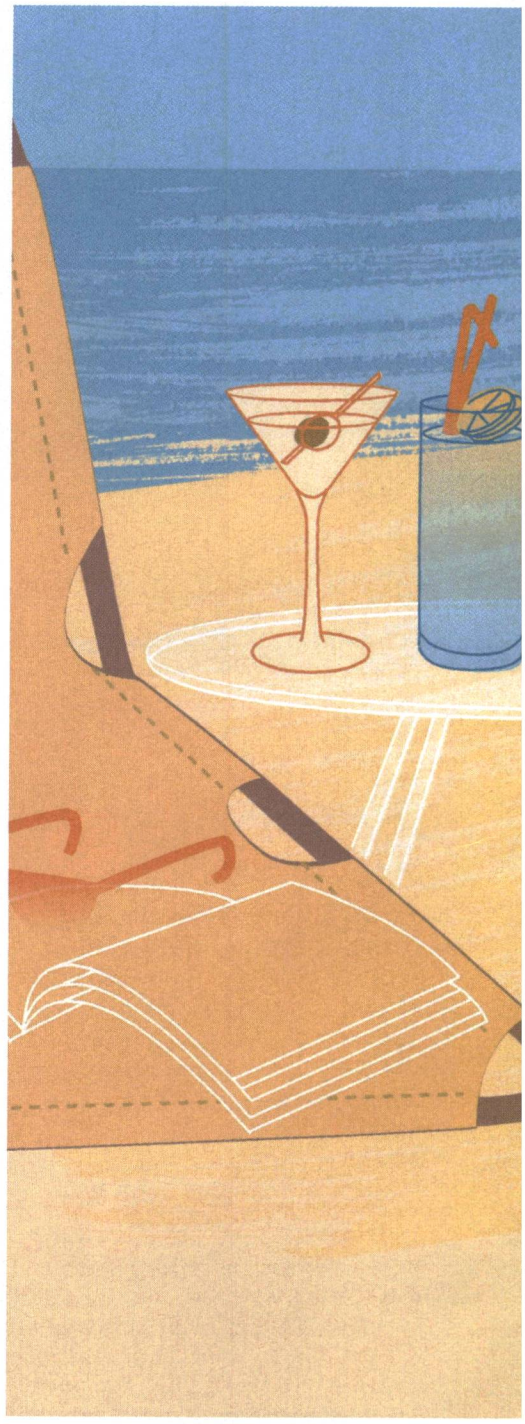
COUNTDOWN to RETIREMENT

Are you nearing retirement? Getting your money organised now will help it stretch further in the future



As you head towards retirement, you'll probably be planning how to spend your new free time. But you should also ask yourself a few questions about your finances. What will be your major sources of income? Will your state and private pensions enable you to live comfortably? How much income can you squeeze from your savings?

This report isn't about saving for retirement. Instead, we're looking at how to make the most of what you've got.

PENSIONS

For most people, a mix of taxable state, employer's and personal pensions will form the foundation of retirement income.

The basic state pension Most people will be entitled to a proportion of the basic state pension. If you qualify for the full basic pension, you'll get £75.50 a week. A couple where both partners qualify in their own right will receive double this. Alternatively, married women over state pension age can have a basic pension of up to £45.20 based on their husband's contributions, provided the husband is receiving his basic pension. This rule does not apply to married men.

You're eligible for a full basic pension if you've paid National Insurance contributions (NICs) for nine-tenths of your 'working life'. A full working life is 49 years for men and currently 44 years for women. See *Which? Tax Saving Guide 2002*, p40, to find out how much you will receive if you don't qualify for the full amount.

You can pay extra NICs to fill gaps in your contributions over the past six years. These are called Class 3 contributions and cost £6.85 a week in 2002-2003. It may be sensible to do this if your weekly income retirement is likely to be above the government's minimum income guarantee level, currently £98.15 a week for single people and £149.80 for couples.

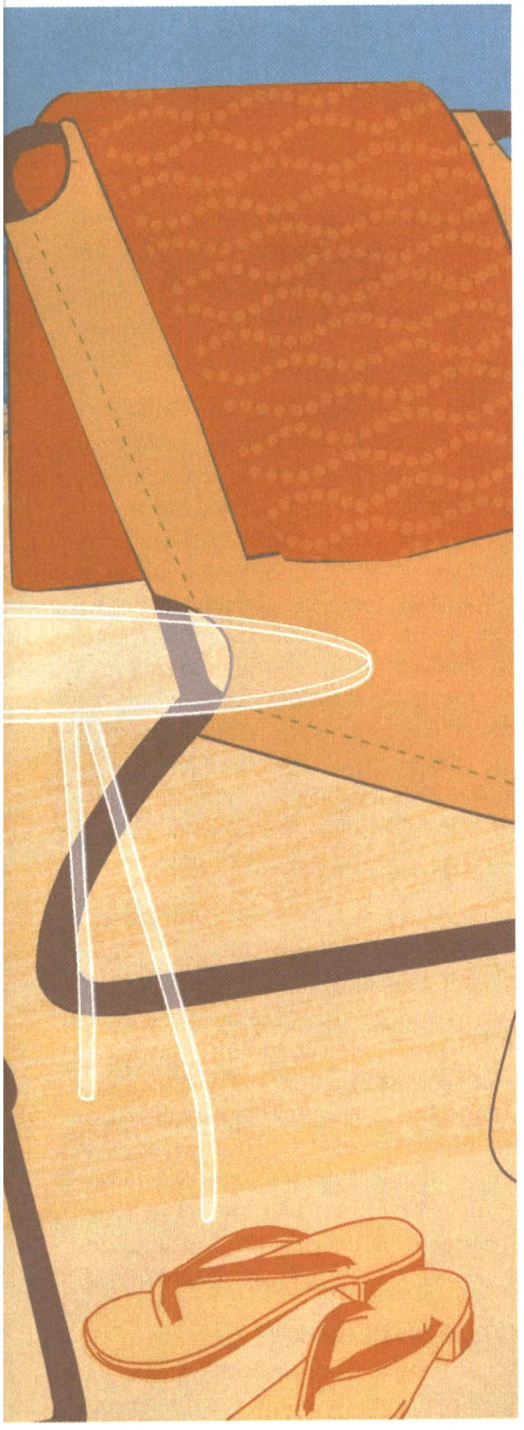
You may receive National Insurance 'credits' towards the basic pension if you're not working, for example, if you're unemployed, sick or have a disability. The social security system also allows for years spent caring for a child or sick relative through 'Home Responsibilities Protection'(HRP). Instead of giving credits, HRP reduces the number of qualifying years you need to get a full basic pension.

Your state pension doesn't arrive automatically; you have to claim it. You should be invited to claim four months before you reach state pension age (currently 65 for men and 60 for women retiring now). If you're not contacted, call Retirement Pension Teleclaims on 0845 300 1084. Send the forms back as soon as you can to make sure your first payment is on time.

Other state pensions Since 1961, the state has provided additional earnings-related pensions. This has been done successively through the Graduated Pension, the State Earnings Related Pension Scheme (Serps) and, since April 2002, through the State Second Pension (S2P).

The Graduated Pension and Serps benefited only employees, but S2P extends coverage to include carers and those with a disability or a long-term illness. The maximum Serps pension for people retiring now is more than £130 a week, but in practice average payments are less than £20 a week because Serps and S2P cover mainly people on low earnings.

ILLUSTRATION ZOË BLAIR



You don't claim these pensions separately. Instead, payment is triggered by claiming the basic pension. NICs paid while you are self-employed do not give an entitlement to any of these additional pensions. More information can be obtained from the Department for Work and Pensions website at www.dwp.gov.uk/contact.

GETTING A PENSION FORECAST

You need to know how much you're going to get from state pensions if you want to make effective plans for your retirement. People with four months or more before they retire can get a state pension forecast. This covers the basic and additional state pensions.

You can write off for a state pension forecast form (BR19) to Retirement Pension Forecasting Team, Room BP001, Tyneview Park, Whitley Road, Newcastle upon Tyne NE98 1BA, or call 0845 3000 168.

PRIVATE PENSION INCOME

You must keep track of all your private pensions so you can claim them when you retire. Dig out old scheme documents and payslips from former employers and keep them together to help you claim.

You may have paid into more than one private pension during your working life – an employer's scheme, a personal or stakeholder pension, or even all three. You may even have an older form of personal pension known as a retirement annuity contract (RAC). When you retire, these pensions have to be turned into income.

For most people retiring now, pensions from your employer are organised on a 'final salary' basis. This means that your pension depends on the number of years you've been a member of the scheme and is a proportion of your final salary. If you're in a final salary scheme, your employer will normally pay your pension directly to you through PAYE.

But other types of employers' schemes, and personal pensions, stakeholder pensions and RACs, are run on a 'money purchase' basis. With these your pension will depend on how much you (and usually your employer) have put in, and how well the fund has grown. You have to use the money that has built up to buy an 'annuity'.

ANNUITIES

An annuity is an insurance contract which pays a guaranteed income for life in exchange for a lump sum. When you die, the annuity dies with you unless you've chosen to build in some protection through a 'guarantee', where the insurance company promises to pay the annuity for up to ten years whether you live or not.

There are many different types of annuity. You can choose a level annuity where the amount you receive stays the same, or an indexed annuity where the amount paid rises each year. You must also decide whether the annuity will cover just you, or include your partner, too. The more benefits you build in, the lower the initial income will be. Our report on pension annuities planned for January 2003 will cover these products in more depth.

OPEN MARKET OPTION

We're always encouraging people to shop around when making major purchases. This certainly applies to annuities. When

OTHER STATE SUPPORT

The state provides more than pensions to older people. Check whether you can get the following.

MINIMUM INCOME GUARANTEE

Minimum income guarantee (MIG) is a means-tested top-up for retired people living on a low income. To be eligible you must be aged 60 or over with a weekly income of less than £98.15, or £149.80 for couples. Savings of more than £6,000 and all other sources of income are taken into account. To find out whether you can claim, contact your Social Security office, or call 0800 028 1111.

PENSION CREDIT

From October 2003 the pension credit will combine the MIG with a system that rewards pensioners with modest private pensions for having saved. Call 0845 307 4000 for our updated, free factsheet (code PCREY2), explaining how it works.

HOUSING AND COUNCIL TAX BENEFIT

You may be eligible for help with your council tax or rent if you're living below the MIG threshold. Contact your local authority for details.

CHEAPER TRAVEL

Your local authority may offer a travel pass giving you free or cheaper travel.

WINTER FUEL PAYMENT

If you're aged 60 or over in the week 16 to 22 September 2002, you are entitled to the Winter Fuel Payment to help with your heating bills. Call 0845 9 15 15 15 to find out how much you can receive.

you get to retirement you'll be offered an annuity quotation from the firm that has run the pension plan. You don't have to accept it. Instead you can take your pension fund and use it to buy an annuity from another provider. This is known as taking the 'open market option' and can easily give you a 20 to 30 per cent increase in annuity income for life.

From 1 September 2002, pension providers have to inform every RAC, personal or stakeholder pension policyholder approaching retirement of their right to take the open market option. The Financial Services Authority (FSA) has produced a factsheet *Your pension – it's time to choose*, which gives more detail.

Many pension firms will choose to send this factsheet out with the initial letter. If your provider doesn't send you a copy, you can call the FSA on 0845 606 1234 and it will send you one.

PENSION SCHEMES REGISTRY

Very few of us work for one employer all our lives. As a result you might have a string of occupational or personal pensions. The Pension Schemes Registry may be able to help if you've contributed to a pension scheme but have lost touch with the provider. Its free tracing service covers 218,000 schemes and can provide a contact address in 93 per cent of cases. The Pension Schemes Registry can be contacted on 0191 225 6316.

Taking advice

Pulling your finances together and planning what you're going to do with your future is difficult, and taking advice might help. We recommend that you seek advice from an independent financial adviser (IFA), but make sure that the one you choose has expertise in retirement planning. Look for one who can demonstrate the expert knowledge you need. For example, ask how much of their business is in this area. Some IFAs can provide combined pension forecasts which cover private and state pensions. When selecting an IFA, ask whether they can do this.

Our report, 'How to find a good financial adviser' (*Which?*, September 2001, p40) looks at the costs and the service you can expect from an IFA and highlights the various trade bodies. This should help you find a suitable IFA in your area.

It's a good idea to do your own research, too, so you can set the agenda in the meeting. Pensions will generally be the most important aspect of your finances in retirement, as they will provide most of your income, but there are other areas that should not be neglected. Think about how the following might affect you.

PAYING OFF DEBTS

As your income will drop permanently, paying off debts is a good idea. Doing this is usually far more efficient for taxpayers than putting extra money towards savings. For example, paying off debt from a credit card which charges interest at 16 per cent is far more effective than getting 4.5 per cent interest on a mini cash Isa.

TAX-FREE LUMP SUM

If you are a member of your employer's pension scheme or have a personal or stakeholder pension, you'll be able to take a proportion of it as a tax-free lump sum. If you don't want to spend it straight away, then you've got to decide how to invest it.

You will need to consider whether you want to invest it for income, or whether you're trying to build up a lump sum for future use. In general, you should be looking for investments that carry fewer risks, as you have less time to make good any losses. Early next year we'll be reporting on the pros and cons of different types of lower risk investments for more cautious investors.

PURCHASED LIFE ANNUITIES

A purchased life annuity (PLA) is useful if you have a large cash sum and want to draw from it the maximum income. As with pension annuities, you give the lump sum to the insurance company in return for an income for life. This means PLAs aren't suitable if you want others to inherit the cash. But PLAs are taxed more favourably than normal pension annuities as part of the return is non-taxable.

FUTURE CONSIDERATIONS

Some finance issues will not affect you directly at retirement, but you should consider them in your planning.

Wills If you die without making a will, then you die intestate. This means your estate is divided according to strict rules and the people you intend to benefit from your death might not get a penny. The *Which? Tax Saving Guide 2002*, p62 explains these rules in greater detail. Our report in August looked at the issues surrounding will-writing in more detail.

Inheritance tax Inheritance tax is affecting more and more people because of the growth in house prices. Your beneficiaries

TAX TIPS

There are some benefits for older people in the tax system. The personal allowance, which is the income you can receive before tax, is £6,100 a year for those aged 65 to 74, and £6,370 for those over 75, compared with a personal allowance of £4,615 for those under 65. In addition, you may be entitled to the married couple's allowance. It was abolished from April 2000 unless you or your spouse were born before 6 April 1935. More detail about tax for older people is in the *Which? Tax Saving Guide 2002*, p41.

INCOME AND EXPENSES

Work out your likely income and expenses in retirement at least five years before your intended retirement date. Use your current spending as a base, but remember that some spending, such as travel to work and clothing for work, will disappear. Establish the level of income you're likely to get from pensions and savings. This will help you identify any gap you have between your retirement plans and your pocket.

RETIREMENT CHECKLIST

FIVE YEARS IN ADVANCE

- Get a state pension forecast. Consider making Class 3 NICs to make up any shortfall in the previous six years
- **Find out how much you could get from your non-state pensions and consider saving extra if you need to**
- Think about what you want from your retirement – this includes how you'd deal with long-term care costs
- **Work out roughly how much money you'll need to live on in retirement**
- Make a will if you haven't done so already
- **Start paying off outstanding debts**

SIX MONTHS IN ADVANCE

- Contact your current and previous pension scheme providers to find out what your final pension will be and how it will be paid. Use the Pension Schemes Registry if you can't find your providers
- **Check with your local authority whether you'll get a travel pass entitling you to cheaper or free travel**

FOUR MONTHS IN ADVANCE

- You should have been invited to claim the basic pension. If you haven't heard anything, ring 0845 300 1084
- **If you need to buy an annuity, start doing research into annuity rates through the newspapers or online**

TWO MONTHS IN ADVANCE

- Have your retirement planning meeting with an IFA

AT RETIREMENT

- Collect your basic and other state pensions. Check whether you're eligible for the MIG or other benefits like housing and council tax benefit
- **Decide what to do with pension lump sums**

may have to pay inheritance tax at 40 per cent if the value of your estate exceeds £250,000 (in the 2002-2003 tax year). You can use your will for tax planning. The *Which? Tax Saving Guide 2002*, p60 to p62 provides useful tips on making gifts and bequests in a tax-efficient way. But specialist advice is recommended if your estate is likely to exceed the inheritance tax threshold.

Whatever you do, consider your surviving spouse or partner. It is false economy to leave them in financial difficulties just to minimise a tax bill.

Long-term care Most of us don't like to think about it, but the need for long-term care should be considered.

You could do nothing and cross the bridge if you come to it, or you could buy an insurance policy. If you do opt for insurance, be very clear about what the policy covers, what it doesn't, and when it will pay out.

Consider your attitude to funding long-term care. Are you prepared to sell your home to pay for it should the need arise? Are you anxious that your children or others should inherit your assets?

It is worth covering long-term care in your retirement planning meeting, provided your IFA is a long-term care specialist. But don't be rushed into making early decisions. See 'The cost of living' in our January 2002 issue and its associated factsheet for more information on all aspects of long-term care planning.

Equity release Your biggest financial asset is likely to be your home. There are schemes that let you exchange some of its value for income or a lump sum. These are known as equity release schemes.

The prospect of extra income or a cash lump sum may sound appealing, but equity release carries risks. If you take out a scheme when you retire, some or all of your home's equity is gone for good. You won't be able to use it in the future for, say, long-term care costs.

You could discuss equity release in your planning meeting, but make sure you are clear about the long-term consequences of spending your equity. We are planning a report on equity release next year, which will examine it in more detail.

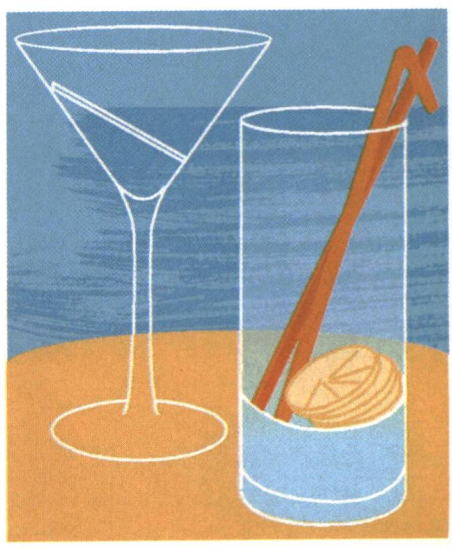
FURTHER INFORMATION

www.thepensionservice.gov.uk
Lets you download a state pension forecast form (BR19)

www.opra.gov.uk
Helps you track down your old pensions

WHICH? BOOKS

For more information and advice on planning your finances, get a copy of the new edition of *Which? Way to Save & Invest* 2003 (£14.99). To order, call **0800 252 100** quoting SAI03 (WBPY02).

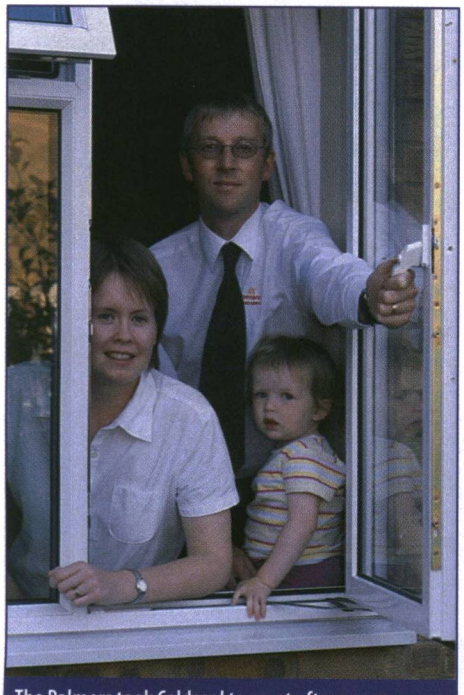


Double Trouble

Double-glazing companies need to polish up their act. Despite overall satisfaction, most people in our survey experienced problems

Mark and Anne Palmer had so many problems when Coldseal installed their double glazing that they took the company to court and won. Unfortunately, they're not the only ones with complaints about glazing companies. In our survey of readers who'd had double glazing installed recently, six out of ten experienced difficulties. Problems ranged from delivery mishaps to damaged and leaking windows, poor customer service and unfinished work.

Opting for a well-known name doesn't help. National chains caused substantially more problems than independent or regional-based firms, with Anglian and Coldseal proving particularly unpopular. And companies aren't good at putting their mistakes right: more than a quarter of people were dissatisfied with the way



The Palmers took Coldseal to court after a saga of badly fitted windows and poor service

COLDSEAL WAS BELOW AVERAGE IN EVERY CATEGORY, WHILE INDEPENDENT AND REGIONAL COMPANIES WERE ALMOST ALWAYS ABOVE AVERAGE

SATISFACTION RATINGS COMPARED

	ANGLIAN	COLDSEAL	EVEREST	STAYBRITE	ZENITH	REGIONAL/ INDEP
Quality of units	○	●	★	○	○	○
Quality of installation	●	●	○	○	○	★
Customer service	●	●	●	●	○	★
Punctuality	●	●	○	○	○	★
Time taken to complete	●	●	○	●	○	★
Overall rating of company	●	●	○	●	○	★

KEY ★ above average ○ average ● below average

PHOTOGRAPHY JONNY THOMPSON, MICHAEL CHARITY

their complaint was handled. The good news is that, despite the many let downs along the way, most people are happy with the finished product.

WINDOW PAINS

Around three quarters of Anglian, Coldseal and Zenith customers in our survey experienced problems (see chart, top right). Everest caused the fewest problems of all the nationals, but still a substantial 62 per cent of its customers had some difficulties. Regional and independent companies were less troublesome, though around half of their customers had some cause for complaint.

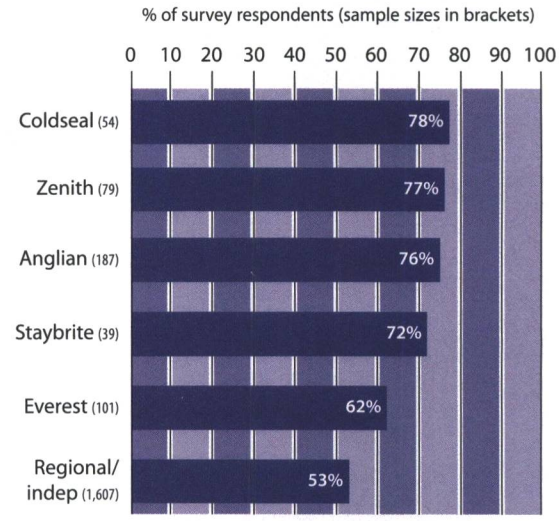
As well as asking about particular problems, we asked people how satisfied they were with various aspects of the company. Surprisingly, in the face of so many problems, most respondents were generally fairly happy. But, again, there were big differences between companies. For example, nearly half of those using an independent or local firm considered them very good overall, compared with just a quarter of Anglian, Coldseal and Staybrite customers. The table, below left, shows how customers' satisfaction ratings for the different companies compared.

Delivering the goods Two fifths of people in our survey had problems with delivery and installation. The wrong units (doors or windows) were delivered to 15 per cent of people, and a similar number complained of damaged units. Others received windows that didn't fit, or found that their property had been damaged while windows were being installed. For 6 per cent of people, the work wasn't even completed. The Palmers, who found damage to their windows' seals and frames, were among the unlucky 56 per cent of Coldseal customers with delivery and installation difficulties (see chart, bottom right). Over half of Anglian and Staybrite customers also experienced problems with delivery and installation, compared with a third of those using independent or local firms.

After the windows had been fitted, there were fewer problems, though it still wasn't plain sailing. About 18 per cent of respondents had difficulty opening or closing their doors and windows, and 16 per cent reported faulty locks and handles. Others experienced warped frames and leaky windows. Half of Coldseal's customers and 45 per cent of people using Anglian had some problems with their units after fitting. Zenith, Everest and the regional and independent firms caused the fewest problems with delivery, installation and quality of units.

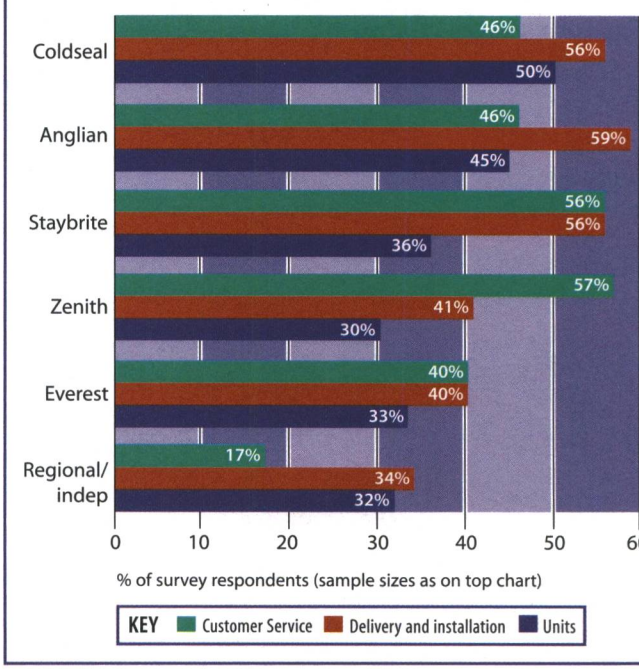
Despite initial difficulties, over half our respondents felt the quality of their finished units was very good. Most people were reasonably happy with the insulation

CUSTOMERS WITH PROBLEMS



THREE QUARTERS OF ANGLIAN, COLDSEAL AND STAYBRITE CUSTOMERS EXPERIENCED PROBLEMS, COMPARED WITH HALF OF THOSE USING INDEPENDENTS

TYPES OF PROBLEM EXPERIENCED



and noise reduction their glazing provides. But some companies' ratings were well below average. Just 28 per cent of people using Coldseal rated their units as very good, compared with 69 per cent of Everest's and 65 per cent of Zenith's customers.

Customer service One of the most frustrating things for the Palmers was Coldseal's poor customer service. 'We had to do all the chasing and making arrangements,' Mark told us. Members of staff were often unavailable and didn't always return calls, and there was poor communication between staff. Our survey found many similar complaints about service. The most common was difficulty and delay in getting queries answered.

Over a quarter of Anglian, Coldseal, Everest and Staybrite's customers felt that overall customer service was poor or very poor. Zenith's customers were happier with customer service overall. However, when we asked about particular areas of customer service such as pressure selling, they reported more problems than anyone else (see bottom chart, p39).

A foot in the door The stereotype of the persistent double-glazing salesman is still very much a reality. An astonishing 44 per cent of Zenith's customers and 18 per cent of those using Anglian complained of pressure selling. One reader felt pushed into buying new windows after a salesman from a national chain stayed at his home from 7pm till 1am. Pressure selling was far less of a problem for Everest (just 7 per cent of its customers mentioned it) or independent and regional firms (mentioned by just 2 per cent).

Our survey results show just how important it is to resist the heavy sales pitch. The companies with the most pushy selling methods went on to cause the most problems for customers. Anglian, Coldseal, Staybrite and Zenith customers were all much more likely than others to have been cold called or contacted by direct mail. A fifth of Coldseal and Zenith's customers received unannounced visits from a sales rep. By contrast, people using regional and independent firms usually picked their company based on a personal recommendation, while 43 per cent of Everest's customers had used the company before.

MORE THAN ONE IN EIGHT SAID NONE OF THEIR PROBLEMS WAS RESOLVED

PRESSURE SELLING WAS A PROBLEM FOR 44% OF ZENITH'S CUSTOMERS

The National Association of Citizens Advice Bureaux (NACAB) has recently asked the Office of Fair Trading to investigate problems with aggressive doorstep selling techniques in various industries, including double glazing. Its recommendations include a 14-day cancellation period for sales made in the home, to give people time to change their minds without any repercussions.

PROFESSIONAL STANDARDS

All the national chains we mention belong to the Glass and Glazing Federation (GGF). This means they should all work to a set of technical standards and a code of ethical practice, which includes guidelines on customer relations. However, our survey results show that GGF membership doesn't necessarily guarantee good quality work or impeccable customer service. The GGF told us that the number of complaints it receives represents 'well below even 1 per cent' of all its members' installations. But these may be just the tip of the iceberg. We found that only 1 per cent of people with problems went on to complain to a professional body such as the GGF.

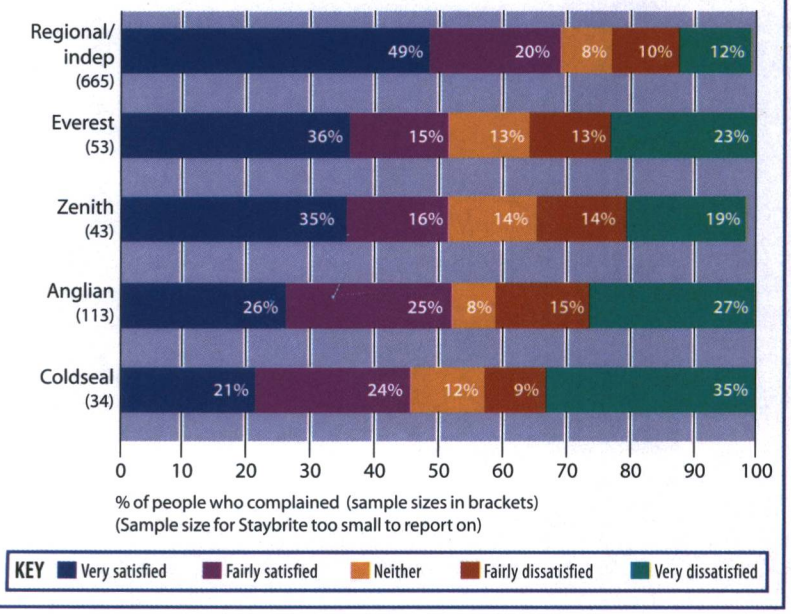
HANDLING COMPLAINTS

The vast majority of people with problems in our survey complained to the company, but three in ten of them were fairly or very dissatisfied with the way their complaint was handled. More than one in eight said that none of their problems was resolved.

Once again, independent and regional companies fared best (see chart, left). As well as having fewer problems in the first place, their customers were nearly twice as likely to be very satisfied with the way their complaint was handled. And they were more likely to have their serious problems resolved quickly.

A quarter of customers of national chains were very dissatisfied with the way their company handled their

HOW SATISFIED WERE YOU WITH THE WAY YOUR COMPLAINT WAS HANDLED?



complaint. This rose to over a third for Coldseal, whose customers were also much less likely to have all their problems solved. The Palmers had to wait three months for Coldseal to put right all the faults with their new windows. When the promised cheque for compensation failed to turn up, the family took the company to court, where they won £430.

Just 6 per cent of people in our survey took their complaint further, for example to a trading standards office, the Office of Fair Trading or a professional association. These bodies seem to be of limited help. Only a third of respondents who pursued their complaint this way felt the organisations had helped resolve their problems. The Glass and Glazing Federation provides free conciliation for cases when the customer and a member company don't agree. In case this doesn't work, it also offers an independent arbitration scheme. But this won't always help, as you can go to arbitration only if the company agrees.

DOUBLE YOUR MONEY

Double glazing is one of the most expensive improvements you can make to your home. On average, our survey respondents spent just over £5,000 on new windows and doors. Nearly one in ten spent more than £10,000.

Prices can vary widely between companies so it's always wise to get quotations from several different companies, as one reader's experience shows. When Peter Howard wanted six new windows for his sun lounge, he contacted a national chain and a couple of independent glaziers. The national chain initially quoted £8,139, but then dropped the price, finally settling on £5,127. Both the local companies quoted around £2,000 for the same work. 'I sent the first salesman packing and one of the independent companies did the job. They were reliable and I was pleased with the work,' Peter told us.

Our survey confirms that independent and regional firms are your best bet for value, as well as for trouble-free service. Customers of independents and regionals were twice as likely as those using a national chain to say their company was very good value for money (see chart, left). And people's perceptions are supported by the facts. We found that national chains tended to charge more than regional and independent firms for the same number of installations. Yet these higher prices aren't justified by better quality. Everest is the only national chain in our survey to receive better than average ratings for quality of units.

NATIONAL CHAINS TENDED TO CHARGE MORE FOR THE SAME NUMBER OF INSTALLATIONS

TAKING COVER

Zenith's customers were more likely than average to take out an extended warranty. Interestingly, they were also more likely to complain of pressure selling. Don't let sales staff pressure you into buying a guarantee unless you're sure it offers the protection you need.

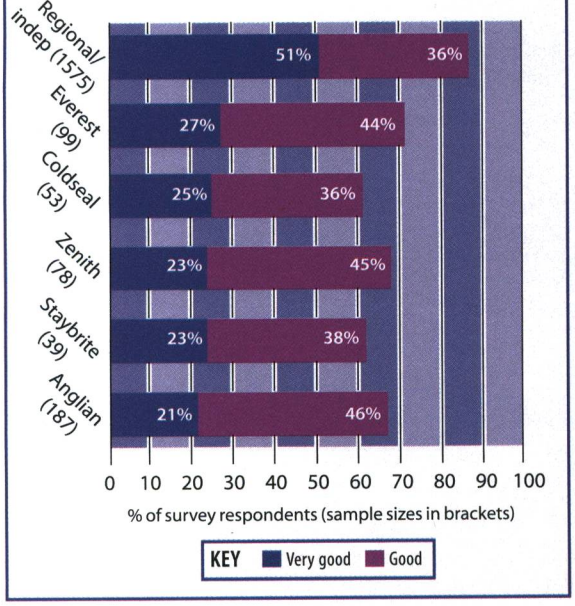
Most companies offer guarantees for parts and workmanship, and additional cover for accidental damage. Before you buy one, make sure it's an insurance-backed, ten-year warranty. This will cover you even if the firm goes out of business. Check that the contract is between you and the insurer, not an intermediary, and make sure the insurance company is authorised by the Financial Services Authority. For more on guarantees, see 'When is a guarantee not a guarantee?', *Which?*, October 2002, p10.

If you want cover for damage to your glazing, check your buildings insurance. Damage from malicious acts such as break-ins is often covered, though accidental damage isn't always included as standard.

OUR SURVEY

In May this year we sent a postal survey to 3,519 *Which?* readers who'd had double glazing installed in the past two years. We asked about their experiences and asked them to rate the company they used. Of the 2,218 respondents, 75 per cent had used an independent or regional company. Thanks to all those who took part.

CUSTOMERS' VALUE FOR MONEY RATINGS

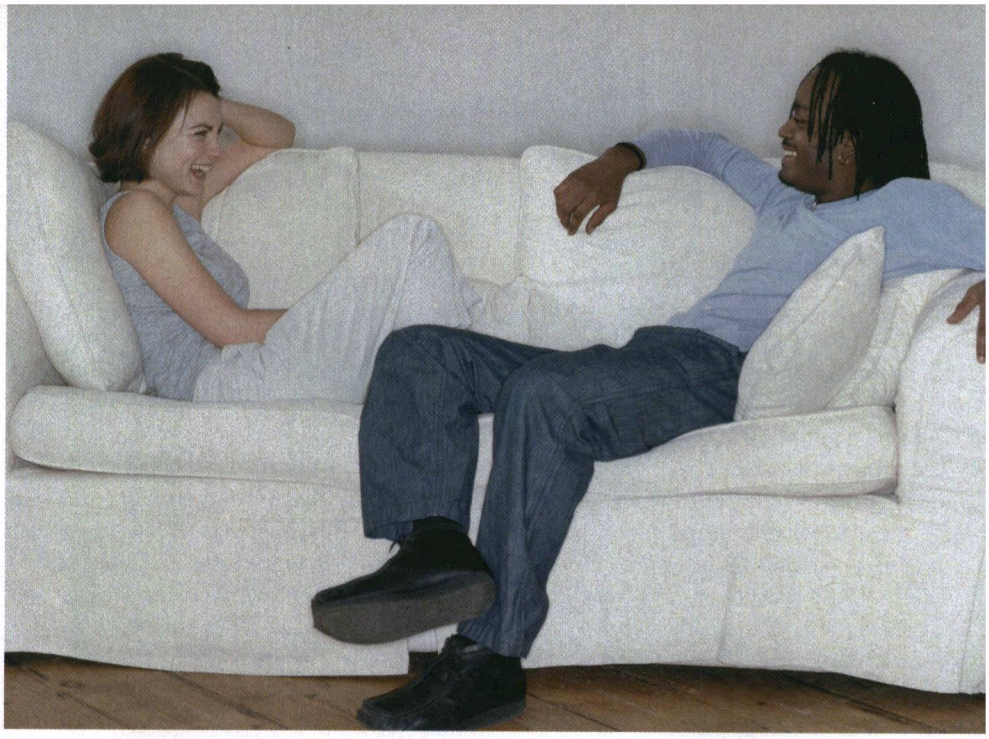


OUR VERDICT

Our survey results show that double-glazing companies, particularly national chains, are failing to provide trouble-free service. Readers rated Everest the best of the chains, with the best quality units, but it's let down by poor customer service. Zenith also produces good units, but uses pressure selling tactics and causes more problems than Everest. Anglian, Coldseal and Staybrite were the least popular chains. Your safest bet is a personal recommendation of an independent or regional firm.

We've passed our findings on to the Glass and Glazing Federation (GGF), whose members include all the national chains. We'd like the GGF to monitor its members more closely to ensure they provide a good service and good quality products. It should impose effective penalties on any companies whose work isn't up to scratch.

Want to save money by switching your mortgage? We show you how



DO YOUR HOME WORK

Mortgage interest rates are the lowest they've been in years. If you haven't reviewed your mortgage rate recently, you could well be paying over the odds. More and more people are getting the switching habit and remortgaging their homes – industry figures show that, since the start of the year, 37 per cent of new mortgage loans have been for people switching their mortgage.

The main reason for switching is to pay a lower interest rate. The savings can be substantial. For example, a change in interest rate from 6 per cent to 4.5 per cent on an £80,000 repayment mortgage amounts to a saving of £72 a month (£864 a year).

Everyone with a mortgage should investigate whether they could benefit from switching. But you should especially do so if you started with a special deal and are now paying your lender's standard variable rate. In this case, you can probably find a better deal, either with your current lender or elsewhere.

GET THE LOWDOWN

1 TYPES OF MORTGAGE DEAL

There are many types of mortgage deal. These are the main ones.

Fixed-rate The interest rate is fixed for a set period, so your monthly repayments stay the same for that time.

Capped-rate Your monthly payments won't rise above a capped level, but you can benefit from any cuts in interest rates.

Discounted-rate These deals offer a percentage discount on the SVR (standard variable rate) for a set period. This means your monthly payments will vary.

Tracker Your mortgage rate tracks a specified interest rate (usually the Bank of England's base rate).

Flexible You can make extra payments to pay off your mortgage faster, or under-pay, if, for example, you have a varying income.

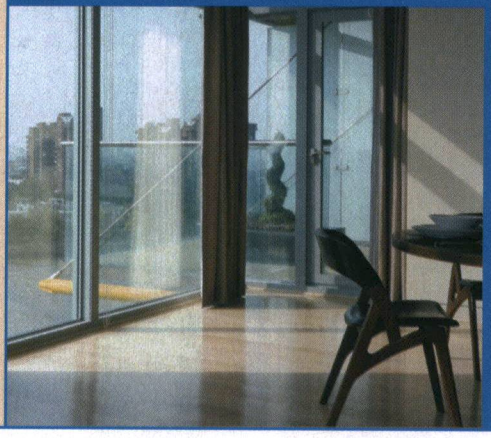
Cashback The lender gives you a lump sum once the mortgage has been taken out.

These features are sometimes available in combination – for example, a fixed-rate deal might have flexible features or give cashback. To work out which type is best for you, ask yourself whether you are willing to see your monthly payments vary, or whether you prefer the stability of a fixed or capped rate in return for paying a bit more.

2 COMPARING DEALS

The internet is an ideal tool for checking mortgage deals. The most useful websites aren't run by lenders but by firms which search a larger part of the market (see 'Further information', opposite). Two of these sites – Moneynet and Charcolonline – provide online remortgage calculators which compare your current mortgage with other deals.

These calculators take account of any redemption penalties on your current deal. So, even if you've got a fixed, capped or discounted mortgage, you can work out whether you'd gain from switching. They also look at the 'real cost' of the mortgage over a specified period. This is particularly useful because it takes account of any introductory offers, so you know what you're really paying.



The specialist mortgage magazine *What Mortgage* is a good source of information if you don't have internet access. However, because it is monthly, it's not as up to date as websites.

The financial regulator, the Financial Services Authority, is planning to introduce comparative tables for mortgages on its website – at www.fsa.gov.uk – from next month. The tables will allow people to compare mortgage costs across all providers.

If you're confident you know what you want, you can find a new mortgage yourself. If not, you should get advice. Look for an independent financial adviser or mortgage broker who covers the whole market. But even if you do feel you need to get expert advice, it helps to do some background research first. It will give you time to think about the type of mortgage you want, and show you the amount you can expect to pay.

PHOTOGRAPHY ALAMY

CONSIDER THE COSTS

1 LEAVING YOUR OLD LENDER ...

You need to work out how much it's going to cost to switch your mortgage, as the costs may outweigh any savings you'll make. We've produced a factsheet to help you decide whether it will be worth switching, based on the costs outlined here. Phone 0845 307 4000 for your free copy, quoting code SWTCHM, or go to www.which.co.uk/whichextra.

REDEMPTION PAYMENTS

A redemption penalty, if it applies to you, is likely to be the biggest cost. These penalties are common if you have a fixed-, capped-, cashback or discounted-rate deal. The amount will vary depending on the type of mortgage you have, but it can be large – six months' interest is not unusual for a fixed-rate mortgage.

Bear in mind that you may be liable for a redemption penalty even after the initial discounted- or fixed-rate period ends. For example, you may have a three-year fixed-rate deal in which you are tied to the lender's standard variable rate for a further two years. This is known as an extended redemption penalty.

INTEREST COSTS

Some lenders also make you pay interest until the end of the month in which you redeem your mortgage. So end your mortgage at the end of the month if this penalty applies, to avoid paying interest on money you no longer owe.

OTHER CHARGES

Your existing lender may make other charges. We looked at 12 leading lenders and found they charged an average of £78 for 'deeds', 'administration', 'discharge' or 'sealing' fees. The highest we found was £150, though some lenders didn't charge for any of these. Check your own lender's position before switching.

2 ... AND JOINING A NEW ONE

As well as paying to leave your older lender, your new mortgage deal is also likely to have charges associated with it. There will be legal and valuation costs, and you'll normally have to instruct a solicitor or licensed conveyancer to handle the switch (unless you have the skills and confidence to do it yourself). Your new lender will need a valuation of the property.

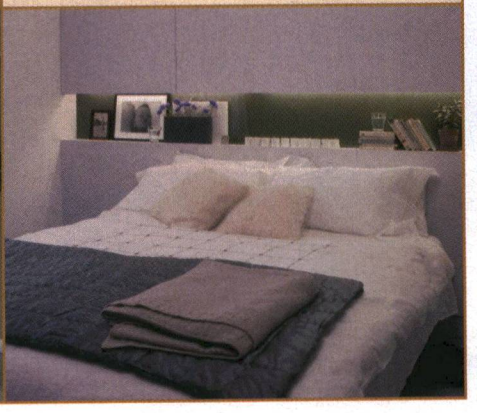
The good news is that lenders will often reduce some of these costs in order to get your business. Of the 12 lenders we looked at, 11 offered a free valuation on some or all of their mortgages. The same number offered free or discounted legal fees on some or all of their mortgage deals.

MORTGAGE INDEMNITY GUARANTEE

Some lenders will charge you a mortgage indemnity guarantee (MIG) premium, especially if the value of the new mortgage is 90 per cent or more of the property's value. The MIG covers the lender if you can't pay your mortgage payments. Around 30 lenders don't charge a MIG premium.

APPLICATION FEES

Application fees are common for fixed-, capped- and discounted-rate mortgages. They typically range from £150 to £400, so take this into account when doing your calculations.



MAKE A DECISION

1 A CHANCE TO DO BETTER

Before switching, contact your existing lender and give them the chance to offer you a better deal. If they do, you could avoid some hassle and costs.

Make sure you know what kind of deal you want and the best rate you could get with a different lender, so you can approach your lender with confidence. Try negotiating on other parts of the package, too – for example, on the application fee.

Of course, if your existing lender doesn't come up with a good deal, you should go ahead and switch.

2 MOVING OVER

If you decide to move to another lender, you've got to make a mortgage application, either directly or through an intermediary like an independent financial adviser or broker.

You'll first have to choose a payment method for your new mortgage. If your current mortgage is an interest-only one (backed by an endowment or Isa), you have various options. You can stay with this and just keep paying into the endowment or Isa, or you can switch to a repayment mortgage.

If you switch to a repayment mortgage, you've got to choose whether to keep paying into the endowment or Isa.

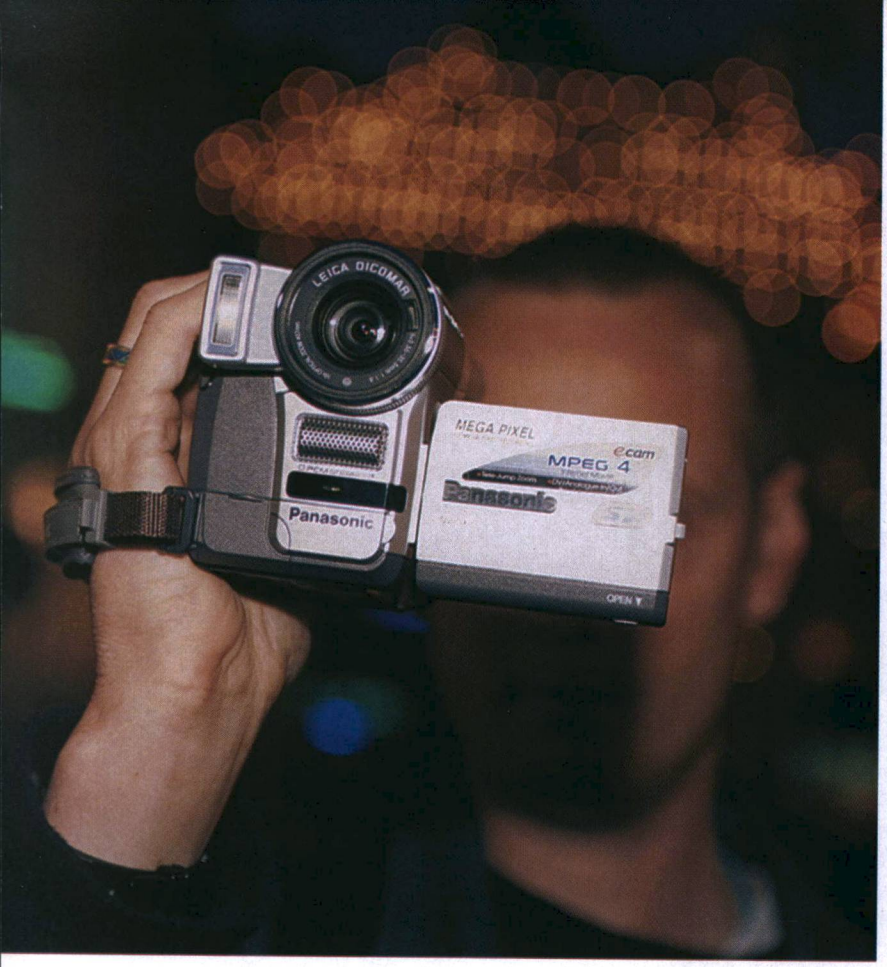
If you've got an endowment and you don't keep paying into it, you could face penalties.

If you're simply switching from one repayment mortgage to another, make sure you keep the same overall term. So if you were five years into a 25-year mortgage, your new loan should last 20 years. This will keep your overall interest bill down. You should also instruct a solicitor or licensed conveyancer. Friends and family may recommend someone, otherwise, the Law Society and the Council for Licensed Conveyancers can give you names of conveyancers in your area (see 'Contacts', p56, for details).

FURTHER INFORMATION

These websites all have advice and up-to-date information on rates and deals

www.adviceonline.co.uk
www.charcolonline.co.uk
www.moneynet.co.uk
www.moneyquest.co.uk
www.moneysupermarket.com
www.ukmortgagesonline.com



A camcorder used to be an expensive luxury, but these days you can buy a basic analogue one for less than £250 – coincidentally the amount you get paid for having a clip shown on 'You've been framed!' Even digital models start at around £400. So what do you get if you spend twice that on an expensive model? More features and higher resolution, according to the manufacturers. But, when faced with some of the pricier digital camcorders available, the experts on our viewing panel didn't dish out the glowing praise you might expect. Their biggest bugbear was the dreadful sound quality of some models. So don't assume that a high price tag will guarantee that your movies look pin-sharp or sound crystal-clear.

FORMAT OPTIONS

If you're in the market for a digital camcorder, you'll be confronted with several different formats.

Mini DV is the most common. It works in a similar way to the video system used by professional broadcasters so, as you'd expect, results can be very good. However, our viewing panel was disappointed by the picture and sound quality on some Mini DV camcorders. It seems some manufacturers – stand up, Canon, Samsung and Sharp – have cut back on the optical and audio kit to keep prices keen. As a result, they don't deliver the results we'd expect from the format.

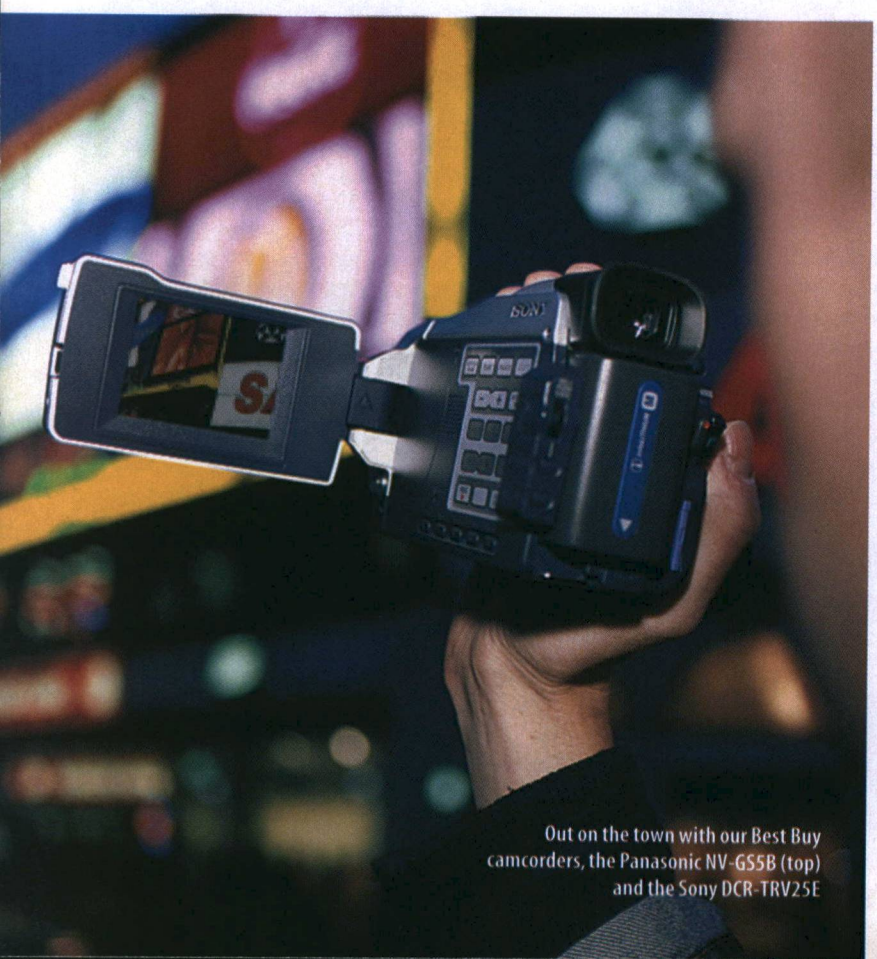
Blank Mini DV tapes cost from £4 for 60 minutes or £6 for 80 minutes, and you can record 50 per cent more in long-play mode with no loss of quality. For around £10, you can buy tapes with a memory chip that stores information about your recordings. This lets you add titles to tapes and scenes so you can search for your clips by title or recording date.

Digital 8 camcorders are made only by Sony. They tend to be cheaper, if also a bit bulkier, than Mini DV models, but we found that sound and picture quality can be as good. They record on Hi-8 tapes, which are also used in many analogue camcorders. Tapes cost from around £3 for 60 minutes.

Micro MV was introduced by Sony in 2001. Our viewing panel was very impressed with the picture quality from the Micro MV camcorder we tested, though it was more than twice as expensive as some Mini DV and

FRAME AND FORTUNE

Is it worth raiding the piggy bank to get your hands on one of the latest digital camcorders?



Out on the town with our Best Buy camcorders, the Panasonic NV-GS5B (top) and the Sony DCR-TRV25E

PHOTOGRAPHY CLIVE ROWAT

Digital 8 models. The tapes take up so little space that the camcorders can be as small as your fist (like the Sony DCR-IP55E, pictured below), though this can have drawbacks (see 'Small isn't always beautiful', below). Tapes are expensive at £15 for 60 minutes and aren't yet widely available.

DVD camcorders are also relatively new. They record on mini DVDs (either DVD-Ram or DVD-R), rather than tape. The Hitachi DVD camcorder we tested produced better pictures than some Mini DV models. However, when we moved the camcorder around during filming, the results looked very blocky. This is likely to be a general problem for DVD camcorders, as images take longer to record to disc than to tape.

However, DVDs are convenient. You can pop a disc in a computer for instant access to different sections of your recording. With DVD-Ram, you can edit your film without going near a computer, using the camcorder's own editing tools. DVD-Ram discs can be recorded on many times, though you can play them on only some DVD players and computers. DVD-Rs let you record just once, but will play on any DVD player. Blank discs cost £6 to £15 and store 30 to 60 minutes of video, depending on the recording quality you choose.

SMALL ISN'T ALWAYS BEAUTIFUL

They say the best things come in small packages, and it certainly seems that the electronics giants are engaged in a never-ending drive for miniaturisation. This group of camcorders contains some of the tiniest we've seen, but there are drawbacks as well as benefits to buying a camcorder you can (almost) fit in your pocket.

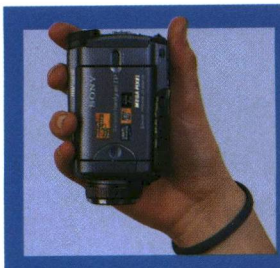
The smallest camcorders also tend to have the smallest batteries, so offer less recording time. The Sony DCR-IP55E (pictured below), for example, records for just one hour from one charge. The larger Sony DCR-TRV25E gives a much more useful two hours. So if you take a tiny camcorder on holiday, you'll probably need to recharge it often or take a spare battery (from around £30).

Size can also affect sound quality. Our expert listeners criticised the mechanical noise they could hear on some of the smaller camcorders. Panasonic seems to be the best at marrying small dimensions to good sound. To improve sound quality, you can use an external microphone (from around £20) if your camcorder has a microphone socket (see table, overleaf).

Small camcorders can be tricky to use, as you often access features via a menu system displayed on the screen, rather than using buttons on the camcorder (as with the Panasonic NV-GX7B, see below).

FEATURES TO WATCH FOR

See the table overleaf for details of the features offered by the camcorders we tested. Several features come as



The tiny Sony DCR-IP55E fits in your hand, but its on-screen menu can be tricky to use

With the larger Panasonic NV-GX7B, you use convenient buttons to access features

WIN A BEST BUY CAMCORDER

WE'VE GOT THREE OF OUR BEST BUY SONY DCR-TRV25E CAMCORDERS (SEE PICTURE AND DETAILS BELOW) TO GIVE AWAY IN OUR EASY-TO-ENTER COMPETITION

For competition details, see p58 or go to www.which.co.uk/whichextra

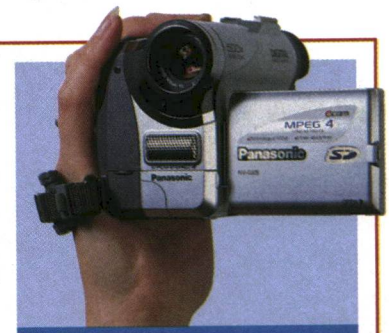
BEST BUY

It's tricky to choose camcorders that do well across the board. All 12 on test have their foibles (see table overleaf for full ratings). But even the worst model is likely to be better than an analogue camcorder.

The Canon, JVC, Samsung and Sharp models all had problems with picture or sound quality. And the Hitachi produced poor pictures due to the current limitations of DVD recording. Overall, Panasonic and Sony's models are best. The Sony DCR-IP55E is easy to carry and produced the best pictures, but we can't recommend it due to its poor sound, short battery life and £1,400 price tag.

Panasonic's **NV-GS5B** (**£850** from Dixons, Jessops and Miller Brothers, **£604** from rgbdirect.co.uk and prcdirect.co.uk) and **NV-GX7B** (**£900** from Jessops, **£750** from unbeatable.co.uk) are both light Mini DV camcorders that deliver good pictures and reasonable sound. They have all the features you're likely to need, except 'true' widescreen, and are comfortable to hold. However, their menu systems are complicated. The NV-GX7B takes good stills but, if that's not important to you, opt for the cheaper NV-GS5B, which is better value and has a longer battery life.

At around the same price, the **Sony DCR-TRV25E** (**£895** from John Lewis, **£666** from unbeatable.co.uk) is another good choice, especially for its two-hour battery life and easy-to-operate settings. Annoyingly, though, the record button can be a little hard to reach. And it takes poorer stills than either Panasonic, despite its fairly high resolution.



Panasonic NV-GS5B

Panasonic NV-GX7B

Sony DCR-TRV25E

standard on most digital camcorders. For example, all the models we looked at have an LCD screen. This displays what you're recording and lets you review your previous shots. You can also flip the screen over, making it easier to film yourself.

The Sharp model is unconventional as it doesn't have a viewfinder. Instead, you have to rely on the LCD screen. In general, we'd recommend you choose a model with a colour viewfinder. It will help you compose scenes, and also comes in handy in bright sunlight when it's hard to see the LCD screen.

All the camcorders we tested have automatic, as well as manual, focus. However, the manual focus settings on both the Samsung and Sharp models are hard to

STILL SOME WAY TO GO

Best Buy digital camera

Best still from a camcorder

Worst still from a camcorder

We took photos of a teddy using each camcorder's highest resolution. None of the camcorders' photos was as good as those from our Best Buy digital still camera, the Nikon Coolpix 885 (see 'Digital cameras exposed', *Which?*, September 2002, p40). The Panasonic NV-GX7B took fairly good pictures (centre), while the Samsung's stills (right) were the worst. See the table below for individual ratings

Most digital camcorders are now advertising their abilities as digital still cameras too. But they certainly don't beat our Best Buy digital camera (see left). So don't buy one in the hope that you can dispense with carrying your normal camera around.

The table below shows each camcorder's maximum resolution. Most models offer a range of resolution settings. You can use a lower setting than the maximum if you want to use less memory, but the quality won't be as good.

The Hitachi stores photos on DVD. All the others use an 8Mb multimedia card or Memory Stick. An 8Mb card can hold six to 200 photos, depending on the resolution.

Camcorders

	Canon DM-MV5i MC	Canon DM-MV550i	Hitachi DZ-MV230E	JVC GR-DVL365EK	JVC GR-DV3000E	Panasonic NV-GS5B	Panasonic NV-GX7B	Samsung VP-D87i	Sharp VL-NZ100H
Specification									
Price (£) 1▷	800	800	*1,000*	500	1,100	850	900	550	600
Size (lxhxw) (cm)	9x11x5	15x10x7	17x10x9	17x9x9	21x9x7	12x9x7	14x9x8	19x9x8	6x9x14
Weight (g) 2▷	444	637	818	644	771	544	635	669	561
Type of camcorder 3▷	Mini DV	Mini DV	DVD	Mini DV	Mini DV	Mini DV	Mini DV	Mini DV	Mini DV
Features									
LCD display size (mm) 4▷	52	62	61	62	88	63	63	64	75
Viewfinder 4▷	colour	colour	black and white	black and white	colour	colour	colour	colour	
Claimed optical/digital zoom ratios 4▷	10x/200x	22x/440x	12x/240x	10x/500x	10x/300x	10x/500x	10x/500x	10x/500x	10x/300x
Widescreen setting 4▷	true	true	crop		true	crop	crop		crop
Index marking (manual/auto) 4▷			manual			auto	auto		
Record review 4▷	✓	✓	✓			✓	✓	✓	
Backlight compensation 4▷				✓	✓	✓	✓	✓	✓
Number of special exposure settings 4▷	4	4	3	3	3	3	3	2	3
Audio dubbing 5▷	✓	✓		✓	✓	✓	✓	✓	✓
External microphone socket	✓	✓	✓	✓		✓	✓	✓	
Firewire connection 6▷	in/out	in/out		out only	in/out	in/out	in/out	in/out	out only
Maximum still resolution (megapixels) 7▷	0.8	0.4	1.2	0.8	1.9	0.3	1.2	0.3	0.3
Performance									
Picture quality (standard play) 8▷	◒	●	○	◒	◒	☆	☆	●	●
Sound quality (standard play)	●	●	○	○	○	○	○	○	◒
Still picture quality	○	◒	○	◒	☆	○	☆	●	◒
Ease of use	◒	○	○	○	○	◒	◒	○	◒
Battery life (minutes)	60	116	99	76	68	92	71	102	91
Total test score	48	49	62	57	58	65	63	51	44
Information									
Additional notes/update since our test		Supplied with firewire cable and video capture card							

access, so you might find it difficult to reset them in the middle of recording.

The digital zoom, which all the camcorders boast, is more of a gimmick, as picture quality degrades the more you zoom. Concentrate instead on the optical zoom. A ratio of 10x is adequate for most situations.

Most of the camcorders have a widescreen setting, although some simply 'crop' the top and bottom of the picture and enlarge it slightly. If you want to play your videos only on a 16:9 widescreen TV, you're better off with a camcorder with a 'true' widescreen setting.

Index marking allows for markers to be set (either automatically or manually) between scenes, so you can find clips easily. And record review lets you watch the last few seconds of your most recent recording. The Hitachi is the only model with the handy edit-erase/retake feature. This takes you to the start of your last recording, so you can do take two. Backlight compensation and different exposure settings are useful in bright sunlight or at sunset.

Of course, all the features in the world won't help if they're too hard to use. We've rated the camcorders for ease of use, but it's also important to try a few in the shop, to get a feel for which you find easiest to manage.

SPLICE UP YOUR VIDEOS

If you want to do any serious editing, you need to transfer your recording to a computer. With the Hitachi, you simply put the DVD in a compatible computer drive. With others, you transfer your recordings via your computer's USB port or the more speedy firewire connection (Sony calls this iLink). If you want to send video back to your camcorder to store on tape, you need a model with a firewire 'in' socket (see table).

Most of the camcorders we tested come with video-editing software. The best were Presto! Video Works (with the Canon DM-MV550i), MGI Videowave 4.1 SE (Samsung VP-D87i) and ArcSoft Video Impression (Canon DM-MV5i MC). The software supplied by JVC and Sony is more basic. To use any of the packages, your computer needs a video capture card. Handily, Canon provides one with the DM-MV550i. For more on video-editing software, see 'Countdown to the Oscars', *Computing Which?*, September 2002 (p19).

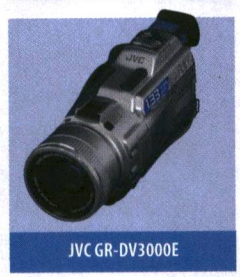
Sony DCR-IP55E	Sony DCR-TRV25E	Sony DCR-TRV340E
,400	895	595
3x7x6	17x9x9	21x10x9
96	737	1024
Micro MV	Mini DV	Digital 8
52	62	62
colour	colour	black and white
10x/120x	10x/120x	25x/700x
true	true	true
manual	manual	manual
✓	✓	✓
✓	✓	✓
3	3	3
	✓	
	✓	
in/out	in/out	out only
1	1	0.3
★	☆	○
●	○	○
◒	◒	○
◒	◒	○
60	120	83
60	68	59

Canon DM-MV5i MC

Canon DM-MV550i

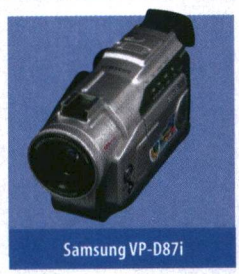
Hitachi DZ-MV230E

JVC GR-DVL365EK

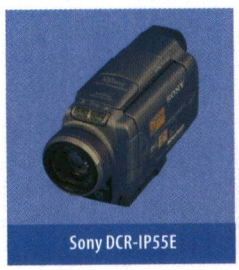

JVC GR-DV3000E

Panasonic NV-GS5B

Panasonic NV-GX7B


Samsung VP-D87i

Sharp VL-NZ100H


Sony DCR-IP55E

Sony DCR-TRV25E

Sony DCR-TRV340E

NOTES

Camcorders highlighted in **red** appear in the Best Buy Guide, p45.

Specification

1 This is the price you can expect to pay on the high street. Prices in *italics* are manufacturers' guide prices.
2 Weight includes battery, recordable storage media and carrying strap.
3 See 'Format options', p44.

Features

4 See 'Features to watch for', p45.
5 This feature allows you to add or replace a soundtrack.
6 See 'Splice up your videos', above, for more about firewire.
7 See 'Still some way to go', p46.

Performance

8 Picture quality ratings are comparative. A camcorder with a ○ would probably be rated ★ if compared with an analogue camcorder.

KEY

★ ☆ ○ ◒ ●

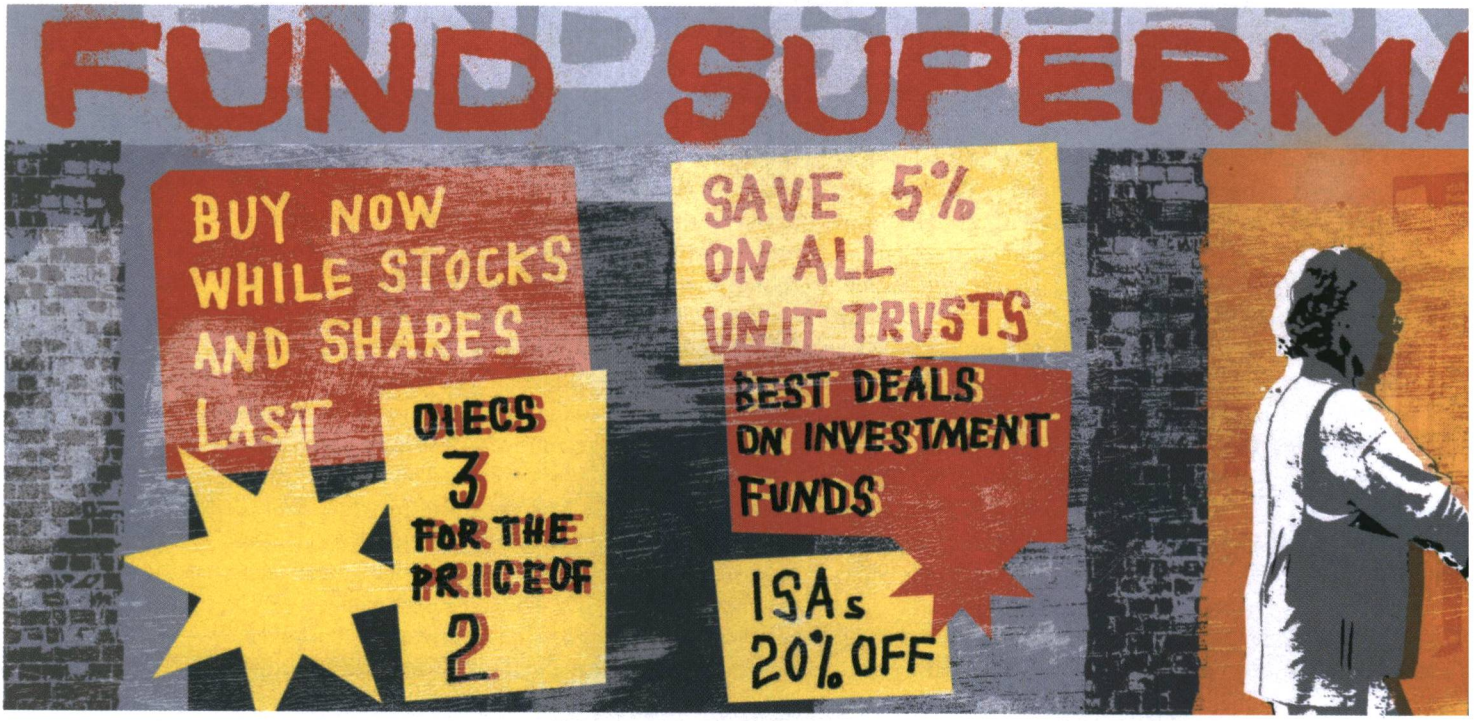
best — worst

✓ has this feature

TOTAL TEST SCORE

This ignores price and is based on:

Picture quality	35%
Sound quality	20%
Ease of use	20%
Features	20%
Battery life	5%


FUND SUPERMA
BUY NOW WHILE STOCKS AND SHARES LAST
OIECS 3 FOR THE PRICE OF 2
SAVE 5% ON ALL UNIT TRUSTS
BEST DEALS ON INVESTMENT FUNDS
ISAs 20% OFF

A CHEAPER, EASIER WAY TO INVEST?

Fund supermarkets offer savings on investments, over the phone or online

Strange though it seems nowadays, supermarkets were once a revolutionary innovation. They offered choice, lower prices, and convenience in a way that completely changed the way we shop. Fund supermarkets hope to achieve a similar feat. But, instead of cornflakes, they sell investments.

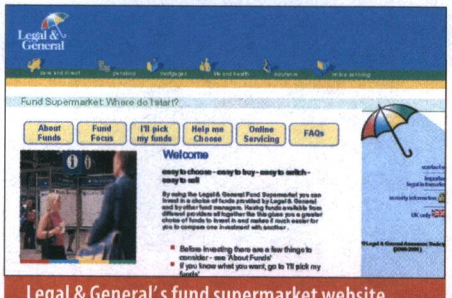
Just like the more familiar kind, they offer a wider choice of products to the ordinary investor than was possible before. And they pass on some of the savings made by working in a more cost-effective way.

Also, fund supermarkets are self-service, so there's no sales person breathing down your neck. But if you buy the wrong thing, there's no one to blame but yourself.

WHAT ARE THEY?

Fund supermarkets are simply another way of buying 'pooled investments', such as unit trusts, Oeics and investment trusts. Pooled investments place your money, with thousands of other people's, into funds run by fund-management companies, also known as fund managers. These companies run hundreds of funds, invested in different countries and markets, and all carrying varying degrees of risk.

The big draw of fund supermarkets is the price – they almost always offer funds at a lower price than is available direct from fund managers. They do this by taking less commission than is usually taken when you're sold a pooled investment.



Legal & General's fund supermarket website is well laid out for less experienced investors

Another advantage of using a fund supermarket is that, as well as having a wide choice of funds, you can spread your investment across several different fund management companies. And, because most offer access over the internet, you get these benefits without leaving the house.

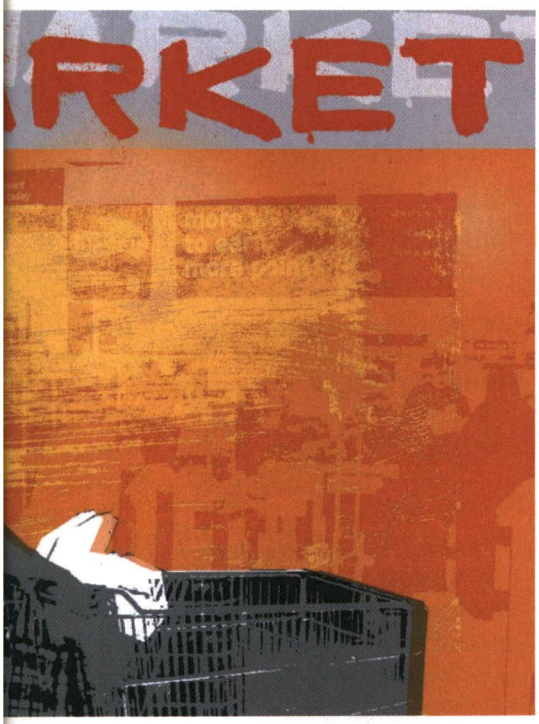
WHO ARE THEY SUITABLE FOR?

They're mainly for people who want to buy investment products, as either an Isa or a non-Isa investment. Most importantly, they are for investors who don't need advice on which funds to buy.

If you're unsure about buying without advice, ask yourself if you know:

- *how much money you want to invest*
- *how long you want to invest for*
- *how much risk you're prepared to take*

ILLUSTRATION SHONAGH RAE



- *whether you're prepared to lose money*
- *whether you'll research your choice*

If you're unsure about the answer to any of these questions, investing through a fund supermarket is probably not for you.

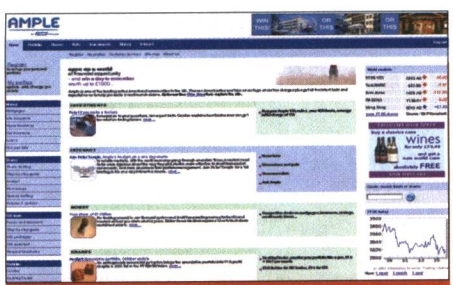
However, for people who are comfortable making investment choices, supermarkets offer a low cost, convenient way to invest.

HOW THEY WORK

Previously, to buy an investment, you'd have to ask the fund manager for an application form and return it with a cheque.

You can think of a fund supermarket as similar to an online bank. To start an account, you simply go to the website and fill in an online form. Once it's up and running, you can control most of your transactions from your computer.

As with online banks, there may be a minimum investment on the account and for each fund in which you invest. You usually pay by cheque or debit card, though a few also let you use a credit card.



Ample's site feels almost like a financial information website, packed with useful sources

THE DISCOUNT

Supermarkets offer their saving on the initial charge for each fund, which covers administration, setting-up costs and the fund manager's commission. Some fund supermarkets waive this charge completely on certain funds, whereas others just charge less than a fund manager would if you bought direct.

Normally, the initial charge on a unit trust or Oeic would be 3 to 5 per cent. So on a £3,000 investment, you'd pay between £90 and £150. On that same investment, supermarkets might charge £30 to £60 – or even nothing at all.

Other charges Another charge levied by fund managers is the annual management charge (AMC). This covers the running costs of the fund and annual commission paid to intermediaries, such as fund supermarkets. Supermarkets normally don't offer a discount on the AMC. However, Hargreaves Lansdown shares the annual commission it receives on certain funds with its clients. How much it shares varies but can be up to 0.25 per cent a year.

Some supermarkets also charge additional fees to cover their own administration or the running of your account. These charges are separate to the charges made by fund managers. We've given details in our table on p51 (see 'Annual account fee charged on Isas').

SPREADING YOUR INVESTMENT

You can take out only one stocks-and-shares Isa each tax year. In the past, most investors bought their Isa from one fund management company, often investing in just one fund. However, if you buy through a fund supermarket, you can hold several funds, from various fund managers, in a single Isa account. So you can avoid putting all your eggs in one company's basket, without breaking any rules.

But this only works if the fund supermarket registers your funds in its name and holds them on your behalf. This is called a nominee account. Another advantage of this is that you can buy and sell funds within your account easily, because the supermarket handles the paperwork. Also, it's easier to keep an eye on your investments because they're all together. In some cases, you can even arrange to transfer existing Peps or Isas into your fund supermarket account.

E-zee-invest is the only supermarket in our table that doesn't run accounts as nominee accounts. It acts simply as a discount shop for buying funds, and you hold the investments in your own name. You can open a nominee account with E-zee-invest's associate company, Jarvis Investment Management.

The downside to nominee accounts is that, if you want to switch supermarkets or close your nominee account, you will have to reregister your investments. Some supermarkets charge you for reregistering. We've given details in our table (see 'Additional charge for reregistering funds'). If your chosen supermarket doesn't allow you to reregister, you'll have to cash in your investments and repurchase them before swapping to another fund supermarket. This will probably be more costly than reregistering and means you're out of the market, for a few days, while you're changing. All the supermarkets in our table, apart from Egg and Fidelity FundsNetwork, allow you to reregister.

PROS AND CONS

BUY NOW

- It's a cheap way to invest
- You can hold funds from different fund managers in the same account
- You can switch funds easily
- Most accounts can be opened and managed online
- Free research information, market analysis and performance details
- Isas and Peps held with other companies can be transferred into the account

PAY LATER

- You buy funds without financial advice
- There's usually no reduction in the annual management charge
- Additional charges may be levied for switching, transferring or reregistering
- To get the full benefit of investing with different fund managers, funds must be held in the supermarket's name

SWITCHING FUNDS

Because most fund supermarkets offer internet services, switching funds should be a fairly simple process. However, don't be misled into thinking it's free. When you switch, you sell your old funds and buy new ones. So, for example, you will still pay the initial charge on a new fund, if there is one, or an exit penalty on your old fund.

In addition, some fund supermarkets make an administration charge for each switch. Our table opposite gives details (see 'Additional charge for switching funds').

If you switch frequently, you could wipe out any savings made, so check these costs before you switch.

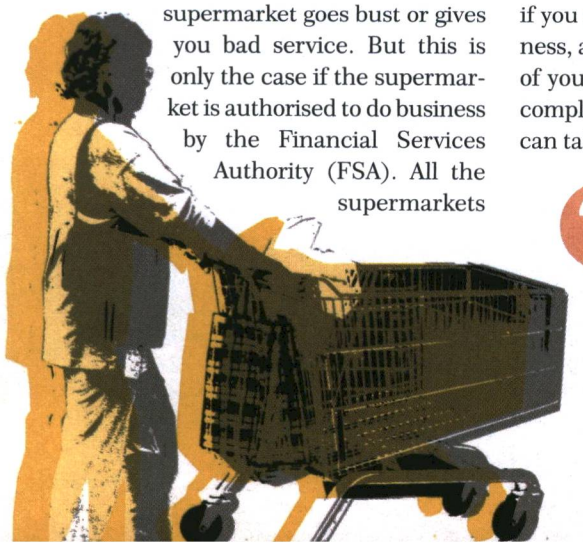
YOUR RIGHTS

Supermarkets sell funds on an execution-only basis. This means you are investing without help from a financial adviser.

The rights you give up If a financial adviser recommends an investment to you, they must follow certain rules and procedures, and base their recommendations on your personal circumstances.

If they recommend an unsuitable product or fund, you can make a complaint. Initially, you complain to the company that gave you the advice. If your complaint is upheld, you may receive compensation. It is this right to complain about the advice you've received that you give up when you invest through a fund supermarket.

The rights you keep If you choose wisely, you still have rights to protection if your supermarket goes bust or gives you bad service. But this is only the case if the supermarket is authorised to do business by the Financial Services Authority (FSA). All the supermarkets shown in the table, and all fund managers, are FSA-authorised. New supermarkets are popping up all the time and it's vital to check they're authorised before you use them. You can do this on the FSA register, available via its website (see 'Further information', below), or ring its consumer helpline on 0845 606 1234.



If your supermarket goes bust All FSA-authorised companies are covered by the Financial Services Compensation Scheme (FSCS). This scheme compensates investors if an authorised company cannot pay the claims against it. Most types of pooled investment are covered by the scheme. However, you might not get all your money back.

You're covered by the FSCS if a fund supermarket goes bust while you have cash in your account, or if there is a problem with a fund manager you've invested in. Of course, you are not covered if your investments fall in value.

The scheme pays the first £30,000 of a claim and 90 per cent of the next £20,000. So the maximum compensation you can receive is £48,000.

Some fund supermarkets may have additional protection in place, which covers customers for the full value of any cash or investments held. Charles Schwab is one supermarket with extra protection.

If your supermarket gives bad service All FSA-authorised companies must also have formal complaint-handling procedures, and are covered by the Financial Ombudsman Service. So you can complain if you experience problems, such as rudeness, administration errors or mishandling of your account. If you can't resolve your complaint with the supermarket itself, you can take it to the ombudsman.

FURTHER INFORMATION

www.ft.com/fundratings Assesses the risk and past performance of funds
www.morningstar.co.uk Information on more than 3,000 funds
www.fsa.gov.uk FSA register and tables comparing similar products
www.investmentuk.org Information on different funds and sectors

SUPERMARKETS COMPARED

Fund supermarkets offer a variety of discounts, and different choices of fund and fund manager. So do your research before you choose

Deciding to take the plunge and use a fund supermarket is the easy bit. But choosing which supermarket to go with means doing a bit of homework first. We've compared the largest public supermarkets to help you, but follow our step-by-step guide 'How to choose a fund supermarket' (opposite) before making your final decision. We haven't named any Best Buys because the best supermarket depends on the the funds you want to buy.

PRICE

To find out how the supermarkets compared, we chose 12 funds that had performed well over a ten-year period. They were from various fund managers and had different levels of risk.

Discount Investments and Hargreaves Lansdown offered the highest discount more often than the other supermarkets.

However, you should always check the price of your chosen funds with several supermarkets. The ones that give the highest discount most consistently won't give the lowest price on every single fund.

For example, we compared the supermarkets on a single fund that most of them offered. Normally, there would be an initial charge of 5 per cent on this fund if you bought direct from the fund manager.

The initial charges made by the supermarkets varied from zero (American Express) to 3.75 per cent (Investment Funds Direct). So, on an investment of £3,000, you'd pay between nothing and £113 for the same fund.

CHOICE

Fund supermarkets differ widely in the number of fund managers and funds that they offer. For example, Investment Funds Direct offers a choice of 80 fund managers,

Fund supermarkets

	Breadth of choice					Account		Funds		Additional charges		
	Fund managers	Funds	Ready-made fund selection	Non-Isa funds	Share dealing	Initial minimum (£)	Monthly minimum (£)	Initial minimum (£)	Monthly minimum (£)	Additional charge for switching funds	Additional charge for reregistering funds	Annual account fee charged on Isas
Abbey National	24	280	✓	✓	✓	1	1	1	1	none	none	none
American Express Sharepeople	24	680		✓	✓	1	1	see[1]	see[1]	none	£10 per fund	0.5%[2]
Ample	24	423	✓	✓	✓	1,000	100	500	20	none	none	none
Barclays Stockbrokers	16	142		✓	✓	1,000		500		none	£17.50	0.5%[3]
Charcolonline	27	373	✓			500		20		none	none	£25
Charles Schwab	8	140	✓	✓	✓	1		see[1]		none	£10 per fund	see[4]
Comdirect	6	175		✓	✓	50		1,000		£25[5]	£10 per fund[6]	£100[7]
Discount Investments	all	all		✓		1,000		1,000		£44[8]	0.5%[9]	£35.25
Egg	24	257	✓	✓	✓	20	20	20	20	none	see[10]	none
E-zee-invest.com	67	2,708		✓	✓	1,000	100	see[1]	see[1]	none	none	none
Fidelity FundsNetwork	48	660	✓	✓	✓	1,000[11]	50	1,000[11]	50	0.25%	see[10]	none
Hargreaves Lansdown	73	900		✓	✓	3,000		1,000		none	none	none[12]
Investment Funds Direct	80	853	✓	✓		1,000		1,000		none	£25	none
Legal & General	21	73	✓	✓		500	25	500	25	none	none	none
Self Trade	14	404		✓	✓	1	1	500	500	none	none	0.5%[13]
TD Waterhouse	23	402	✓	✓	✓	500		see[1]		none	£10 per fund	0.5%[14]

1 Depends on fund manager
2 0.125 per cent a quarter
3 Maximum of £147 on a mini Isa or £235 on a maxi Isa
4 No charge if you invest in Isa funds which are discounted. For other funds, there is a charge of 0.22 per cent a quarter, up to a maximum of £35
5 £12.50 to sell fund, £12.50 to buy
6 Maximum charge £100
7 £25 paid quarterly
8 £22 to sell fund, £22 to buy
9 Minimum charge £17.50, maximum £100
10 Doesn't allow reregistering. Investments must be cashed in and repurchased
11 £500 if invested in ready-made fund selection
12 No charge if supermarket receives annual commission from fund managers. If not, a 0.5 per cent charge is made
13 Maximum charge £80
14 0.25 per cent paid half-yearly. Minimum charge £7.50, maximum £75

NOTES
These are the largest fund supermarkets selling direct to the public.

Breadth of choice
The first two columns show the number of **fund managers** and discounted Isa **funds** offered. The next column shows whether the supermarket offers **ready-made fund selections**. This is an Isa made of funds chosen by the supermarket. Note that it doesn't count as financial advice.

The next two columns refer to other investment options offered. Some supermarkets offer **non-Isa funds**. So if you've used up your annual Isa allowance, you can still use your supermarket account to buy other pooled investments. Some also offer a standard online **share-dealing service**, for non-pooled investments.

Account and Funds
The 'Account' columns show how much money you must put in your account. You can sometimes choose between an **initial minimum** and a **monthly minimum** investment. The 'Funds' columns determine how many different funds you can invest in. For example, imagine you have £1,000 in your account. If the **initial minimum** investment in funds is £500, you can spread it across only two funds. If it is £20, you can invest in 50. If you invest monthly by direct debit, there is still a **monthly minimum** amount you must spend on each fund.

Additional charges
As well as the standard charges made by the fund managers, supermarkets may make an **additional charge for switching funds** while keeping the same account. If you decide to change your account to another supermarket, or to put the funds in your own name, you may be charged an **additional charge for reregistering funds**. The **annual account fee charged on Isas** covers the supermarket's costs for running your account.

whereas Comdirect offers only six. We've shown the numbers offered by each supermarket in the table above.

We looked at how many of the supermarkets offered our 12 chosen funds. Discount Investments had the widest choice. It offered all 12 funds. Hargreaves Lansdown also offered them all, but had no discount on one of them. Investment Funds Direct offered 11 and E-zee-invest offered ten.

This is just a rough indication of which sites offer the most choice. You should choose the funds and fund managers you want to invest in before you choose your fund supermarket. They all have a list of the funds and fund managers they offer on their websites.

If you don't know what you want to invest in, use the background information offered on the websites to help you.

Note that the number of funds you can spread your investment across is affected by the minimum investment for each fund. Some supermarkets, such as Abbey National, let you spread your money across as many funds as you like. Others, such as Barclays Stockbrokers, require at least £500 in each fund. We show this in the 'Funds' column of our table.

INFORMATION

Some fund supermarkets' websites are designed for inexperienced investors and are laid out simply – for example, the Abbey National and Legal & General sites. Others, such as Barclays and Charles Schwab, cater for more practised investors. Others fall between the two and feel more like financial information websites – Ample and Egg are good examples. Whatever type of investor you are, the best way to compare is to play around on the sites to find out how comfortable you feel.

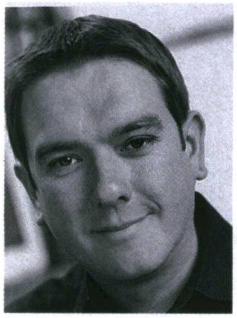
HOW TO CHOOSE A FUND SUPERMARKET

Follow these steps to work out which fund supermarket you should use.

- Decide which particular funds you want to buy, and from which fund managers.
- **Find the supermarkets offering the best prices on those funds.**
- Consider the wider choice of funds and fund managers, in case you want to switch later.
- **If there are several supermarkets that look good, consider other services. For example, do they provide background information on funds and fund managers?**
- Check that you can look at your investments and manage your account online.
- **Find out whether the supermarket will accept your old Peps and Isas.**
- Check that it will let you switch to another supermarket. If it will, find out the costs you will incur if you want to switch supermarket or close your account.

Got a question for our experts? Want to air your views? Have your say on these pages. This month, questions on house insurance

ASK THE EXPERTS



Mike Naylor answers your queries on how to insure your property and possessions

An old problem

How do I value items that do not have a modern equivalent – for example, old furniture? And should I use the purchase price or a discounted price of other items? In addition, I have a collection of old books, many of which are out of print. How do I value these?
David Thompson
Peterborough

A You should insure your belongings for the amount it would cost to replace them with an equivalent new item at today's prices. You need to be as accurate as possible to avoid being under- or over-insured. If you're unsure of what value to use (for example, for old books or antiques), you could get an expert valuation from an antique dealer, bookshop or auction house. Your insurer should also be able to offer advice. You can get further information from the Association of British Insurers (www.abi.org.uk) and see 'Safe as houses', on p21 of our August 2002 issue.

Changing rooms

My house has three rooms upstairs. We use one room as a bedroom. Another is used as a games room but is big enough to take a double bed, and there's a smaller room that we use as a study. Should I tell my insurers that I have a one-, two- or three-bedroomed house?
David Ellis
Lowestoft

A Insurers will want to know how many rooms were originally designed for sleeping in, even if they are now used for a different purpose. Your insurer may also want to know whether any rooms have been converted into a bedroom. So you should say you have a three-bedroomed house.

No-cover dilemma

I live in a shared flat and, despite having my own lockable room, I haven't been able to find an insurer that will cover just my possessions. Can you help?
Rodney Ralph
by e-mail

A Insurers won't normally insure shared flats because there's a greater risk of claims being made. However, some companies do specialise in this sort of cover – try Endsleigh (01282 416644; www.endsleigh.co.uk) or Harrison Beaumont (01993 700 200; www.hbinsurance.co.uk). An insurance broker may also be able to find a suitable policy. The other way round it is for you and the other people in the property to take out a policy together.

Standard issue

I have an 18th century cottage. How do I value it for buildings insurance purposes? For example, what does 'standard construction' mean, and do I need to include the cost of rebuilding dividing walls?
Rob Mason
Plymouth

A You should insure your house for the full rebuilding cost, including the

PHOTOGRAPHY JOHN TRENHOLM ILLUSTRATION KEVIN EVANS

GET IN TOUCH

Our experts are now looking for questions on **rail travel and ticketing**, **DIY safety**, **Isas** and **Which? and CA**. Send your questions or comments for publication by post or fax to 'Letters page' at our Hertford address, p57, or by e-mail to **experts@which.net**. Which? Online subscribers can also contact us via one of our forum groups.

We give **£15**-worth of Which? Books vouchers to the sender of our star letter; senders of all other letters printed receive **£10** in vouchers. We may edit letters, or use only an extract. We regret that our experts will answer only questions we publish.

cost of rebuilding any dividing walls. This is not the market price. Instead, it takes into account the likely cost of rebuilding the property from scratch. As yours is an older property, it's not so easy to calculate. If you haven't had the property surveyed recently, ask a chartered surveyor to prepare a valuation for insurance purposes. You can find a surveyor at The Royal Institution of Chartered Surveyors' website (www.rics.org), and see the Building Cost Information Service's website (www.bcis.co.uk) for more about rebuilding costs. 'Standard construction' normally means brick walls with a tile roof.

Borderline case

Each time I renew my house insurance, I'm asked whether my property and those in the surrounding area are free from subsidence, landslip and heave. What does 'surrounding area' mean – within 100 metres, in the same street, the same suburb, or the same town?
Nick Challoner
London E18

A There is no cut-and-dried definition of 'surrounding area' and, in any case, insurers shouldn't be asking questions requiring specialist knowledge. If they do, get them to explain exactly what they want to know. However, you are legally obliged to mention anything you think might affect your insurance. This would include, for example, that the house next door had had subsidence, or there was a problem locally.

WRITE BACK

Share your views with other members

The end of the line

Did you know that BT has withdrawn its pre-paid phonecards and won't offer refunds?
Jeremy Klein
London

A BT's pre-paid phonecards, the Phonecard plus and the BT Globalcard, were withdrawn from sale last month. However, you have until they expire to use them – April 2003 for the Phonecard plus and September 2003 for the Globalcard – so you shouldn't need a refund. There are no plans to discontinue BT Chargecards.

If you have any queries about BT phonecards, ring BT on 0800 252639.

Car box sale

I tried to buy an in-car security box with either Thatcham or Sold Secure approval, as advised in 'Smash and grab' (July 2002, p47). However, Halfords hadn't heard of them.
Vic Wilshaw
Chester

A We haven't tested in-car security boxes ourselves but the crime prevention expert we used for our report recommended buying one with Thatcham or Sold Secure approval as these pass a minimum standard. We know of three products that are approved to such standards. They're available from Lamb Engineering (01702 530050; www.flexysafe.co.uk) or DES Locksmiths (01268 511785; www.deslockandsecurity.co.uk). It's important not to damage the vehicle when you install a security box. If in doubt, consult your local dealer. Our expert also suggests you 'advertise' the fact that your car is fitted with a security box as this may deter a casual thief.

Metric waits

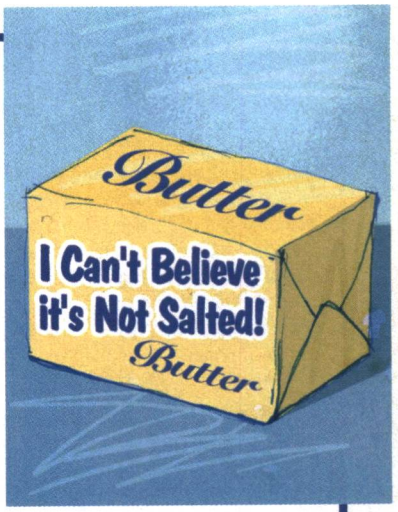
Consumers have a number of problems arising from our partial shift from imperial to metric measurements. It is not just an issue about gas meters ('Metric meter martyrs', October 2002, p6).

Is it not about time we moved over completely to the metric system to avoid these problems? Parliament decided we should do so in 1861. And we started doing so about 100 years later. Every other country in the British Commonwealth has now finished doing so. Why not us?
The Rt Hon The Lord Howe of Aberavon CH, QC

Get it salted

Why does unsalted butter cost more than salted butter? Surely it must cost more to put the salt in?
Len Smith
St Anne's, Lancs

A There are three possible reasons. First, unsalted butter is less popular and so doesn't benefit from the cost savings associated with high-tech, mass production lines.



Also, it's unlikely to keep as long as its salted counterpart, and products with a shorter shelf life tend to cost more than those with a longer shelf life. Finally, in order to preserve butter without the addition of salt, unsalted butter is generally made by a different process. This may increase production costs and therefore the retail price.

Pay when you go

When I tried to cancel my mobile phone contract, so that I could switch networks, I was told I'd have to pay to keep my phone number. Can they do this?
Lisa-Marie Tyak
London

A Yes, networks and service providers can charge a one-off fee, to cover admin costs. We called the four networks operating in the UK (O2, Orange, T-mobile and Vodafone) plus two third-party providers (One.Tel and Virgin Mobile). None makes a charge. Singlepoint, on the other hand, charges £20.

For more about changing networks, or switching to a cheaper tariff, go to www.switchwithwhich.co.uk.

Coming next in 'Ask the experts': **eggs**

savingsmonitor

Use this page to find a Best Buy for your savings

SAVINGS ACCOUNTS

Our **easy-access accounts** are run by post, telephone or internet. With most you have to wait a few days to get at your savings – until either the cheque arrives or the money has been transferred to another account. But if you need instant access to your money, choose an account that has a cash card. Our Best Buy **notice accounts** require a maximum of 90 days' notice. We give Best Buys for four levels of savings. Choose an account in **red** for the amount nearest to your savings.

We also show **how the account is run** (by post or telephone or via a bank or the internet), the **minimum initial deposit** and, for notice accounts, the **notice** period you need to give.

All our Best Buys are available nationally. But it's worth checking the rates paid by smaller building societies in your area. Institutions change their rates fairly often, so check that your account is still competitive at least every six months.

	How account is run	Interest rate (% gross)[1] £100	£1,000	£5,000	£10,000	Min initial deposit(£)	Notice (days)	Cash card
Easy-access accounts								
Abbey National eSaver	internet		4.40[2]	4.40[2]	4.40[2]	500		✓
A&L Phonesave Premier[3]	phone	4.15	4.15	4.15	4.15	1		
Cahoot Savings	internet	4.22	4.22	4.22	4.22	1		
Coventry BS NetSave Instant II	internet		4.30	4.30	4.30	500		✓
Halifax Web Saver	internet	4.05	4.05	4.05	4.05	1		
Newcastle BS Net Savings	internet		4.10	4.10	4.25	1,000		
Northern Rock Tracker Online	internet	4.25	4.25	4.25	4.25	1		
Scottish Widows Instant Transfer	post/tel	4.05[4]	4.05[4]	4.05[4]	4.10[4]	100		
Notice accounts								
Legal & General 50 Day Notice Tracker	post/tel	4.31	4.31	4.31	4.31	1	50	
Nottingham BS Postal Share	postal		4.15[5]	4.15[5]	4.15[5]	1,000	75	
Safeway Postal Notice	postal		4.30	4.30	4.30	500	60	
Scarborough BS Scarborough 80	post/tel	4.30[6]	4.30[6]	4.30[6]	4.30[6]	100	80	
Scottish Widows 60 Day	post/tel	4.10[4]	4.10[4]	4.10[4]	4.20[4]	100	60	

1 Rate before tax 2 Includes a variable bonus (currently 0.5 per cent) payable for first six months
3 All transactions via Premier Account 4 Includes a bonus of 0.5 per cent payable for first six months
5 Includes a bonus of 0.25 per cent payable for one year 6 Includes a bonus of 0.8 per cent payable for first six months

All rates correct at 14 October 2002 Based on data supplied by *MoneyFacts*

MINI CASH ISAS

All our Best Buy mini cash Isas are available nationally and have a notice period of 90 days or less. For amounts up to £999, they also have a minimum deposit of £10 or less. Choose an account highlighted in **red** for the amount nearest your savings.

✓ indicates that the Isa meets the government's **Cat standards** (see p46 of our August 1999 report on Isas).

Isas usually have tiered **interest rates** depending on your balance. Some providers currently offer bonuses on top of these rates as an incentive to attract new investors. In calculating our Best Buys, we've excluded bonuses. But if you're willing to switch when the bonus ends, consider Isas that include bonuses. We also show the **minimum initial deposit**, any **notice** period and whether the account **accepts transfers** from other Isas. Most of the Best Buys offer the same rates for their Tessa-only Isas.

	Cat standard	Interest rate (% gross) £0-£499	£499-£999	£1,000-£2,999	£3,000+	Minimum initial deposit (£)	Notice (days)	Accepts transfers
Abbey National			4.00	4.35	4.65	3,000		✓
B'ham Midshires	✓	3.60	4.10	4.30	4.30	1		✓
Buckinghamshire BS		3.03[1]	4.08	4.33	4.53	100		✓
Hanley Economic BS		3.85	4.30	4.30	4.40	1[2]	30	✓
HSBC	✓	2.70[3]	4.35	4.35	4.35	1		✓
Kent Reliance BS	✓	4.40	4.40	4.40	4.40	1		✓
Monmouthshire BS	✓	4.45	4.45	4.45	4.45	10		✓
National Counties BS		3.90	4.20	4.20	4.40	500		✓
Principality BS		4.30	4.30	4.30	4.30	100[4]	30	✓
RBS		3.30[5]	4.10	4.35	4.45	1	60	
Safeway	✓	3.60	4.00	4.35	4.65	10		
Shepshed BS		4.40	4.40	4.40	4.40	100	60	✓

1 3.53 per cent paid on balances from £1,000 to £2,999 2 Minimum investment for non-locals is £1,000 3 3.2 per cent paid on balances from £250. 3.95 per cent from £2,000 to £2,999 4 Minimum investment for non-locals is £2,500 5 3.7 per cent paid on balances from £500 to £2,999

All rates correct at 14 October 2002 Based on data supplied by *MoneyFacts*

CHILDREN'S SAVINGS ACCOUNTS

Most high-street banks and building societies run children's accounts. They are a sensible option if your child has only small amounts to save. They give children direct access to their money and have the added advantage of giving children control over their investment, so that they learn how to handle their own finances. Interest rates are usually better than those paid on similar accounts available to adults. Children can usually have their own account from the age of seven, although an adult's signature (parent's or guardian's) is needed to operate accounts if the child is very young.

Our Best Buys are shown in **red**. Choose an account for the amount closest to your level of savings. We show the annual interest rate before tax on balances of £10, £100 and £1,000, and give the maximum age for a child to hold the account. We show with a ✓ accounts that offer perks (such as free gifts or toys). However, we have not taken this into account when choosing our Best Buys. We also say whether the account operates on a local or national basis. Local accounts tend to pay higher rates of interest than national accounts, but you will need to live in the area.

	Interest rate (%) £10	£100	£1,000	Other details Maximum age (years)	Interest paid	Perks	Local or national
Alliance & Leicester First Save	4.45	4.45	4.45	to 16	yearly		national
Bradford & Bingley BS KidZone	4.25	4.25	4.30	to 14	yearly	✓	national
Britannia BS FirstSaver	4.70	4.70	4.70	to 18	yearly		national
Cambridge BS First Instant	4.35	4.35	4.35	to 18	yearly		local
Furness BS Young Savers	4.35	4.35	4.50	to 18	half-yrly		local
Lambeth BS Cat's Whiskers		4.45	4.45	to 18	yearly	✓	national
Loughborough BS Penguin	4.60	4.60	4.60	to 16	half-yrly	✓	local
Mansfield BS Bonus Five		4.35	4.35	to 16	half-yrly	✓	local
Monmouthshire BS Young Savers	4.25	4.25	4.25	to 21	yearly	✓	see[1]
Nationwide BS Smart 2 Save	4.50	4.50	4.50	to 11	half-yrly	✓	national
Norwich & Peterborough BS Head Start		4.40	4.40	to 23	yearly		national
Portman BS Young Saver	4.50	4.50	4.50	to 16	yearly		national
Saffron Walden BS Ladybird	4.70	4.70	4.70	to 16	yearly	✓	local

1 Minimum investment for people living outside local area is £1,000

All rates correct at 14 October 2002 Based on data supplied by *MoneyFacts*

best buy monitor

Each month, we keep you up to date with the cheapest prices for Best Buys from our last tests which are still available. Which? Extra has more detail on the cheapest places to buy

WHICH? extra

See Which? Extra for more product and price information at www.which.co.uk/whichextra

SCANNERS a buying guide

You can buy a scanner that will do most jobs perfectly well for under £100. But that doesn't mean one scanner is as good as any other – there are big differences in user-friendliness and how quickly they scan.

The **Umax Astra 4500 £80** is a *Computing Which?* Best Buy for just this reason. It's quick, easy to use and good enough for most jobs.

RESOLUTION

Resolution is a defining factor of image quality. It is shown by two numbers, normally 1,200 x 2,400. The first number shows the horizontal dots scanned per inch and the second number shows the number of vertical lines per inch. In general, bigger numbers mean a better result.

But, be careful – some manufacturers quote an 'interpolated' resolution. This means that the software is guessing at detail that isn't physically captured by the scanner. It can give some improvement in quality, but less than a higher physical resolution.

Almost all modern printers are adequate for printing a 6x4in photo or putting an image on a website. If you want to enlarge images – say, larger than A4 size – then you need higher resolution. The **Hewlett Packard 5470C £188** is a good choice – it has 2,400 x 2,400 resolution.

SCANNING TEXT

Most scanners can read a typed document and use optical character recognition (OCR) software to convert it to a text file, which you can edit.

In the last *Computing Which?* tests, the HP 5470C had good OCR. A cheaper alternative is the **Microtek Scanmaker 4800USB £100**. Its OCR software is well designed and needs no fine tuning. For example, it automatically recognises columns of text.

NEXT MONTH

Home appliance Best Buys, plus a guide to buying vacuum cleaners.

Product	BEST BUY	High st price (£)	Online price (£)	Notes	Last report	Next report
CAMCORDERS						
Analogue	JVC GR-SX22E		227	A low-price model from our last report. Far from perfect, but good value for money	Nov 01	Nov 03
Digital	JVC GR-DVL150		478	A Best Buy from our budget camcorders test last year. See p44 of this issue for some flashier models	Nov 01	Nov 03
CAMERAS						
35mm compact zoom	Minolta Riva Zoom 115	130	93	Reasonably small and light, with a 37.5mm to 93mm zoom range. Good for taking close-up shots	Dec 01	Dec 02
	Yashica Zoomate 165SE		163	Fairly small and light, with a whopping 38mm to 165mm zoom range and optional remote control		
APS compact zoom	Canon Ixus Z65	130	135	A tiny, lightweight camera with a 34mm to 93mm zoom range	Dec 01	Dec 02
Digital	Nikon Coolpix 885	400	342	An easy-to-use 3 megapixel model with good picture quality	Sep 02	Aug 03
SLR	Canon EOS 300 with 28-90mm 4/5.6 USM lens	300	267	Fairly light for an SLR. More accurate focus than our Pentax Best Buy. Better picture quality than the £200 more expensive Canon EOS 30. Currently being replaced by the EOS 300V (about £320)	May 02	
	Nikon F80 with 28-100mm zoom lens	380	405	An excellent camera – the best on test in our last article. The model we originally tested came with a 28-80mm lens and you can still buy this package for about £370		
	Pentax MZ-30 with 28-80mm 3.3/5.6 lens	230	184	Updated to Pentax MZ-60 with 29-90mm lens. We found the MZ-30's picture quality no better than a good compact camera's, but it does offer more control and versatility		
MOBILE PHONES						
	Siemens ME45		0-40	A good phone, though it's starting to look a bit old-fashioned. Quite difficult to find in the shops	Jan 02	Dec 02
	Siemens S45		0-29	Another good phone, though less effective than the ME45 in weak signal areas. Difficult to find		
	Sony Ericsson T68	0-185	0-100	Tri-band phone with Bluetooth. Since updated to the T68i, which supports picture messaging	May 02	Dec 02
PDAs						
PDAs	Handspring Visor Edge	100	161	All three Handspring models are being phased out, as Handspring moves towards making more smartphone models. You should still be able to find them for the next few months. The Palm m500 is being phased out and replaced by a similar model. The replacement models will appear in our January article. It might be worth waiting for our next article before choosing	Dec 01	Jan 03
	Handspring Visor Neo		181			
	Handspring Visor Pro		278			
	Palm m500	180	180			
Smartphones	Nokia 9210	350	300	Replaced by Nokia 9210i, which has some extra features	Dec 01	Jan 03
	Trium Mondo	400		Upgraded to GPRS since our tests. It might be worth waiting for our next article before choosing		
PRINTERS						
Inkjet	Canon S300	69	73	Impressively quick and versatile for its price. Let down only by poor colour printing on cheap paper	Jul 02	Jul 03
	Canon S900	329	306	The state-of-the-art home printer. An A3 version, the S9000, is available for around £449		
	Epson Stylus Photo 890		134	Currently being phased out and falling in price. The best choice for colour prints on cheap paper		
Monochrome laser	Samsung ML4500		169	Offers good print quality for the price, but does not have a USB connection	Jul 01	
TELEPHONES						
Cordless – digital	Ascom Avena 233		90	Manufacturer claims the screen has been improved. The best on test in our last article	Jan 01	Mar 03
	Vtech Mirage A100	40	60	A good, cheap model. It outperforms some more expensive models for range and battery life		
Cordless with answering machines	Vtech Mirage C100	79	80	Good sound quality for the price, though the total recording time is limited to 12 minutes	Aug 01	

Internet prices include delivery. Look out for future reports on all-in-one printer/scanner/copiers (Mar 03) and laptops (Apr 02).

contacts

Use these contacts and links to save time when shopping around. For further information, use the links in the article itself. Links are also given on our website – www.which.co.uk/whichextra. You can visit any of the sites listed by going to the site and choosing the 'Web links' feature from the 'Extras' menu (*W* = member of Which? Web Trader)

ALCOHOL (p24)
Alcohol Concern 020 7922 8667
www.alcoholconcern.org.uk
Alcoholics Anonymous
08457 697555 (national helpline)
www.alcoholics-anonymous.org.uk/
Drinkline 0800 917 8282
The Portman Group
020 7907 3700
www.portman-group.org.uk

BEST BUY MONITOR (p55)
Camcorders
JVC 0870 330 5000
www.jvc.co.uk
Cameras
Canon 0800 616 417 (brochure line)
www.canon.co.uk
Minolta 01908 200 400
www.minolta.co.uk
Nikon 020 8481 6875
www.nikon.co.uk
Pentax 01753 792 731
www.pentax.co.uk
Yashica 0118 931 1919
www.yashica.com
Mobile phones
Siemens 08705 334 411
www.my-siemens.com
Sony Ericsson 08705 237 237
www.sonyericsson.com/uk
PDAs
Handspring 020 7294 0157
www.handspring.co.uk
Motorola 08000 151 151
www.motorola.co.uk
Nokia 08700 555 777
www.nokia.co.uk
Palm www.palm.com/uk
Trium 0800 912 0020
www.trium.net
Printers
Canon 0800 616 417 (brochure line)
www.canon.co.uk
Epson 0800 220 546
www.epson.co.uk
Samsung 0870 242 0303
www.samsungelectronics.co.uk
Telephones
Ascom 0800 028 3328
VTech 0870 013 3232

BREAKDOWN SERVICES (p20)
AA 0800 085 2721
www.theaa.com
Autohome 0800 371280
www.autohome.co.uk/
Autonational Rescue
08459 100 345
www.autonational.co.uk/home.htm
Britannia Rescue
0800 591563
www.britanniarescue.com
Direct Line *W* 0845 246 8702
http://uk.directline.com/rescue/welcome.htm
ETA 01932 828 882
www.eta.co.uk/
Europ Assistance
01444 442211
www.europ-assistance.co.uk/
GEM 01342 825 676
www.gemrecovery.co.uk
Green Flag
www.greenflag.co.uk/
More Than 0800 316 4460
www.morethan.co.uk
Peoples Choice 0870 6066062
www.peopleschoice.co.uk
RAC 08705 722 722
www.rac.co.uk

CAMCORDERS (p44)
Canon 08705 143 723
www.canon.co.uk
Hitachi 08457 581 455
www.hitachidigitalmedia.com
JVC 0870 330 5000
www.jvc.co.uk
Panasonic 08705 357 357
www.panasonic.co.uk
Samsung 01952 297600 (brochure line)
www.samsungelectronics.co.uk
Sharp 0800 262 958
www.sharp.co.uk
Sony 08705 111 999
www.sony.co.uk

COMPUTER SALES ADVICE (p8)
Comet *W* 0845 600 7002
www.comet.co.uk
Dixons 08000 682 868
www.dixons.co.uk
John Lewis *W* 08456 049 049
www.johnlewis.com
PC World 0845 601 4901
www.pcworld.co.uk
The Computer World
0870 8303 101
www.thecomputerworld.co.uk
Mail-order companies (numbers are sales lines)
Dell 0870 907 5819
www.euro.dell.com
Evesham *W* 08707 287 070
www.evesham.com
Jungle 0800 0355 355
www.jungle.com
Simply 0870 727 2100
www.simply.co.uk
Watford Electronics
0870 220 0700
www.watford.co.uk

DOUBLE GLAZING (p38)
The Glass and Glazing Federation 020 7403 7177
www.ggf.org.uk

FINANCES IN RETIREMENT (p34)
State pensions
Claiming the basic pension
0845 300 1084
www.thepensionservice.gov.uk
Getting a state pension forecast
0845 3000 168
www.thepensionservice.gov.uk
Minimum income guarantee claimline 0800 028 11 11
Winter fuel payment helpline
0845 9 15 15 15
Non-state pensions
Financial Services Authority Consumer helpline
0845 606 1234
www.fsa.gov.uk
Pension Schemes Registry
0191 225 6316
www.opra.gov.uk/registry/tracing.shtml

FUND SUPERMARKETS (p48)
Abbey National
0845 606 2929
www.abbeynational.co.uk
American Express Sharepeople
0870 737 8000
www.sharepeople.com
Ample 0845 8800267
www.ample.com
Barclays Stockbrokers
0845 777 7300
www.barclays-stockbrokers.co.uk
Charcolonline 0800 358 5559
www.charcolonline.co.uk
Charles Schwab 0870 601 8888
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Comdirect 0870 600 6044
www.comdirect.co.uk
Discount investments
01745 343 118
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Egg 0870 010 7400
www.egg.com
E-zee-invest.com
01892 700811
www.e-zee-invest.com
Fidelity Funds Network
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www.hargreaveslansdown.co.uk
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www.legalandgeneral.com/funds
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www.selftrade.co.uk
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www.tdwaterhouse.co.uk
Other useful contacts
FSA Consumer Helpline
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www.fsa.gov.uk
Institute of Financial Planning
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www.financialplanning.org.uk
To find an IFA
IFA Promotion 0117 9711177
www.unbiased.co.uk
Society of Financial Advisers (SOFA) 020 7417 4442
www.sofa.org

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Complete packages
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01285 654432
www.acoustic-energy.co.uk
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www.denon.co.uk
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www.jvc.co.uk
Panasonic 08705 357357
www.panasonic.co.uk
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www.ce.philips.co.uk
Sharp 0800 262958
www.sharp.co.uk
Sony 08705 111999
www.sony.co.uk
Dedicated amplifiers
Arcam 01223 203200
www.arcam.co.uk
Harman Kardon
020 87314670
Kenwood 01923 816444
www.kenwood-electronics.co.uk
Teac 01923 819630
www.teac.co.uk
Technics 08705 357357
www.technics.co.uk
Yamaha 01923 233166
www.yamaha-audio.co.uk
Speaker packages
Eltax 01327 860789
www.eltax.com
Infinity 020 87314670
KEF 01622 672261
www.kef.com
Mission 01480 423 780
www.mission.co.uk
Wharfedale 0845 4580011
www.wharfedale.co.uk
Yamaha 01923 233166
www.yamaha-audio.co.uk

PERSONAL STEREOS (p14)
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www.aiwa.co.uk
Alba 020 8787 3111
Apple 0800 0391 010
www.apple.com/uk
Archos 0207 949 0115
www.archos.com
Bush 0208 787 3111
www.bushinternet.co.uk
Creative +353 1 4333200
uk.europe.creative.com
Goodmans 02392 391 044
Grundig 0178 8570 088
www.grundig.co.uk
LG 0870 607 5544
www.lgelectronics.co.uk
Matsui 0800 068 2868
www.dixons.co.uk
Panasonic 08705 357 357
www.panasonic.co.uk
Philips 0870 900 9070
www.philips.co.uk
Sharp 0800 262 958
www.sharp.co.uk
Sony 08705 111 999
www.sony.co.uk
Thomson
01732 520 920
www.thomson-europe.co.uk

SAVINGS MONITOR (p54)
Children's accounts
Alliance & Leicester
0845 964 5660
www.alliance-leicester.com
Bradford & Bingley
0845 600 8885
www.bbg.co.uk
Britannia BS 0800 132304
www.britannia.co.uk
Cambridge BS
01223 727727
www.cambridge-building-society.co.uk
Furness BS 0800 220568
www.furnessbs.co.uk
Lambeth BS 020 7928 1331
www.lambeth.co.uk
Loughborough BS
01509 610707
www.theloughborough.co.uk
Mansfield BS 01623 676300
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Monmouthshire BS
01633 844402
www.monbsoc.co.uk
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www.nationwide.co.uk
Norwich & Peterborough BS
0845 300 2511
www.npbs.co.uk
Portman BS 0800 80 70 80
www.portman.co.uk
Saffron Walden BS
01799 522211
www.swhebs.co.uk
Mini cash Isas
Abbey National 0845 6000181
www.abbeynational.co.uk
Birmingham Midshires
01902 302 832
www.askbm.co.uk
Buckinghamshire BS
01494 879500
www.bucksbuildingsociety.co.uk
Hanley Economic BS
0800 838811
www.thehanley.co.uk
HSBC 0800 299299
www.hsbc.co.uk
Kent Reliance BS
0800 783 4248
www.krbs.co.uk
Monmouthshire BS
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www.monbsoc.co.uk
National Counties BS
01372 747771
www.ncbs.co.uk
Principality BS 029 2038 2000/029 2023 4469
www.principality.co.uk
The Royal Bank of Scotland
0808 1009510
www.rbs.co.uk
Safeway 0800 995 995
www.safeway.co.uk
Shepshed BS 01509 822000
www.theshepshed.co.uk
Savings accounts
Abbey National 0800 174635
www.abbeynational.co.uk
Alliance & Leicester
0845 964 5660
www.alliance-leicester.com
Cahoot www.cahoot.com
Coventry BS 0845 766 5522
www.coventrybuildingsociety.co.uk
Halifax 08457 263646
www.halifax.co.uk
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www.landg.com
Newcastle BS
www.newcastlenet.co.uk
Northern Rock
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www.northernrock.co.uk
Norwich & Peterborough BS
www.netmastergold.co.uk
Nottingham BS 0115 956 4707
www.the nottingham.com
Safeway 0800 995995
www.safeway.co.uk
Scarborough BS 0845 458 4458
www.scarboroughbs.co.uk
Scottish Widows Bank
0845 845 0829
www.scottishwidows.co.uk

SWITCHING YOUR MORTGAGE (p42)
Council for Licensed Conveyancers 01245 349599
Financial Services Authority
www.fsa.gov.uk
The Law Society (England and Wales) 0870 606 6575
www.lawsociety.co.uk
The Law Society of Scotland
0870 545 5554
www.lawscot.org.uk

WASHABLE NAPPIES (p30)
Absorbent Hygiene Products Manufacturers' Association (AHPMA) 01483 419390
www.nappyinformationservice.co.uk
Cloth Nappy Industry Assn
0161 485 4430/01622 739 034
www.cnia.org.uk
National Association of Nappy Services (NANS) 0121 693 4949
www.changeanappy.co.uk
Real Nappy Assn (RNA)
020 8299 4519
www.realnappy.com
For a parents' information pack about where to buy and how to use washable nappies, send large sae with two stamps to:
PO Box 3704, London SE26 4RX
Women's Environmental Network (WEN) 020 7481 9004
PO Box 30626, London E1 1TZ
www.wen.org.uk

CONTACT US

MEMBERS' HELPLINE
0845 307 4000

The Helpline team is ready to answer your call Monday to Friday from 8.30am to 8pm and on Saturdays and bank holidays from 9am to 1pm.

PLEASE NOTE
So that we can go on improving our services, some calls will be silently monitored and recorded to help identify training needs.

POST Membership Services Dept
PO Box 44
Hertford X
SG14 1SH
E-MAIL which@which.net
FAX 0845 307 4001
WEBSITE
www.which.co.uk/whichextra

OUTSIDE THE UK
+44 1992 822800
Please include your *Which?* membership number and a daytime phone number.

WHO WE ARE

Which? is researched by Consumers' Association (CA), the UK's biggest independent, not-for-profit consumer organisation.

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memberbenefits

News and information for members – plus your chance to win a Best Buy camcorder

YOUR CHANCE TO WIN A BEST BUY

Enter our Best Buy competition, and you could win one of three Sony DCR-TRV25E camcorders

Use this month's camcorders report to answer this question: What is Sony's equivalent to firewire called?

To enter our camcorder competition online, go to www.which.co.uk/whichextra. The closing date is 29 November 2002.

Which? members can also send their answers on a postcard, to reach us by the closing date, to 'BB November 02', Which?, PO Box 44, Hertford X, SG14 1SH. Please include your full name and address (including postcode), a daytime phone number and your Which? membership number (which can be found on your Which? Extra membership card as your user name).

This competition is open only to current members of *Which?*. Only one entry per household. Entries received by 29 November 2002 will be entered into the competition. Winners will be informed in writing by 20 December 2002. The first three winners drawn with the correct answer will receive a Sony DCR-TRV25E camcorder. If the model offered is not available, an equivalent will be given. Winners are not eligible for a cash equivalent. A list of winners will be available from BB November 02, Which?, Castlemead, Gascoyne Way, Hertford X, SG14 1LH after 10 January 2003 (please include a stamped addressed envelope). Details will also be given on the website above.

Those under 18 years of age and employees of Which? Ltd, its associated companies and suppliers are not eligible to enter any *Which?* competition. Members of their immediate families (namely spouse, children, parents, siblings) are also ineligible, as is anyone living in the employee's household.

Which? Extra

Visit **www.which.co.uk/whichextra** – our new website available exclusively to Which? members

NEW ONLINE THIS MONTH

- Our annual guides – the **Which? Tax Saving Guide 2002** and **Which? Car 2002** – are both now available online through Which? Extra.
- You'll also find full test results for all the **personal stereos** in this month's report (see p14 for details).

WHICH? ARCHIVE

At the heart of Which? Extra is an **archive** of hundreds of *Which?* reports – accessible instantly online. The site will let you find the information you want, whenever you want it. Navigate the easy-to-follow categories, or use the search engine on the site to find the advice you want – fast.

WEB LINKS

The Which? Extra **web links directory** will take you straight to more than a thousand useful websites relevant to the information in *Which?*. Simply choose the 'Web links' feature from the 'Extras' pull-down menu on the site.

E-MAIL UPDATES

Visit the site and you can register for our fortnightly Which? Extra **e-mail newsletter**. It will keep you up to date with the latest news from *Which?* and Consumers' Association.

DOWNLOAD A FACTSHEET

Which? Extra offers extra information, too. All our current factsheets can be downloaded from the site. New this month are updated versions of our factsheets on **switching mortgages** and **Pension Credit**.

ASK US YOUR QUESTIONS

Each month, *Which?* experts go online to answer your questions on a topic from that month's issue. This month the topic is **computer sales advice** (see p8). If you have a question or a comment prompted by the article, e-mail us from the site (go to the 'Ask us' feature from the 'Get involved' menu). Let us have your questions by 15 November and we'll post the questions and answers on the site by 22 November.

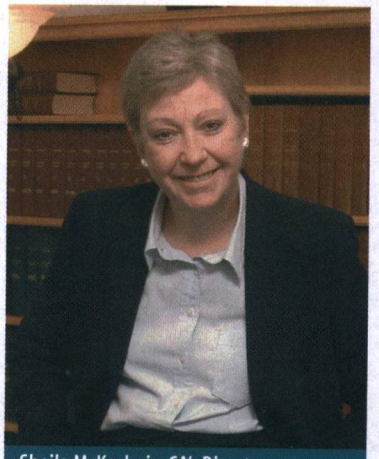
HELP WITH OUR RESEARCH

The site also gives details of all our current '**help wanted**' requests – and gives you the chance to e-mail us with your experiences. Take a look at the details of the areas we're investigating at the moment, and let us know whether you can help.

HOW ARE WE DOING?

Which? Extra is new and it's your site. We want to know what you like and what could be better. Use the **feedback** form (choose 'Your feedback' from the 'Get involved' pull-down menu) to let us know what you think. And a big thank you to the many hundreds of members who have replied so far.

VOTE FOR CONSUMERS' ASSOCIATION



Sheila McKechnie, CA's Director

Ever wondered what we mean when we talk about *Which?* members? And would you like to get more involved in Consumers' Association (CA) and its work?

As a *Which?* subscriber, you automatically become an Associate Member of CA. But if you would like to vote in the annual elections for CA's Council – which is responsible for the overall direction of the organisation – then you need to become an Ordinary Member (OM).

There's no fee involved in becoming an OM and, as well as voting, it gives you the right to nominate candidates for Council or to stand for election yourself. OMs also receive a copy of CA's Annual Report each year and can attend our Annual General Meeting.

To find out more, ring 0845 98 300 98 or see www.which.net/omform.html.

CORRECTIONS

'Speaking volumes', September 2002, p46
The Best Buy B&W DM303 bookshelf speakers do not have two separate sets of terminals and so can't be biwired (see p47). This does not affect their recommendation as a Best Buy.

Which? Car 2002, September 2002, p31
The running cost for the Audi A4 should be average.

UPDATE

'Digital daze', October 2002, p30
The channel line-up we gave in 'What will you get?' has changed since our article was written. TCM, CNN and Boomerang have gone. In their place are UK Homestyle, F tn and The Hits. Four new commercial radio stations have also been added.

HELP WANTED

You can reply to our Help wanted requests by post to our Hertford address (see 'Contact us', p57), by e-mail to helpwanted@which.net, or go to www.which.co.uk/whichextra.

EXPENSIVE CREDIT

If you've borrowed money and found yourself paying over the odds, either because of a high interest rate or hidden charges, please write to Dept MB giving details of your experience.

STOCK MARKET INVESTMENT

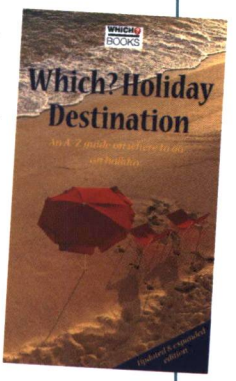
Are you trying to ride out recent stock market falls? Are you thinking of buying 'low' and investing in shares now? We're looking for people who are still prepared to take a gamble on stocks and shares to tell us about their experience and level of investment. For those planning to invest, we might be able to arrange for some financial advice, so please give as much detail as possible about your finances. Contact Dept TY, quoting your membership and phone number, and let us know whether you'd be willing to feature in the magazine (with a photo).

CAR OWNERS' OPINIONS WANTED

We're looking for views on the: ● Ford Fusion ● Honda CRV (from February 2002) ● Mazda 6 ● Mercedes-Benz E-class (from August 2002) ● Renault Avantime ● Renault Vel Satis ● Saab 9-3 Sports Saloon (from September 2002) ● Seat Ibiza (from May 2002) ● Skoda Superb ● Vauxhall Vectra (from June 2002) ● Toyota Corolla Verso. Write to Dept NL with your name, address, phone number, the model and type of car, and when you took delivery of it.

book offer

Which? Holiday Destination is packed to the brim with tell-it-like-it-is facts on the world's most popular holiday destinations – when and how to go, what to expect when you arrive, plus advice on health and safety. Until 30 November, we're offering the guide for £10.99 – that's £2 off its normal price.



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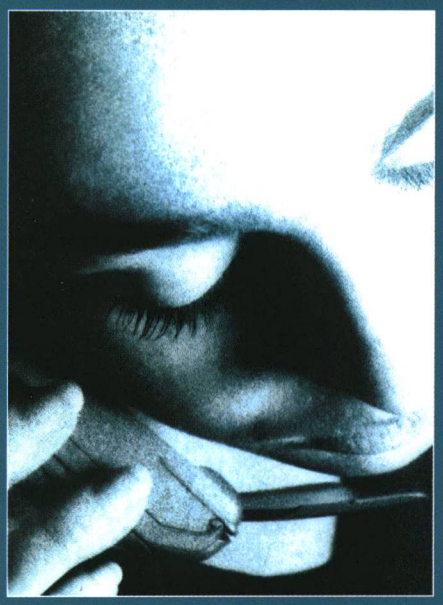
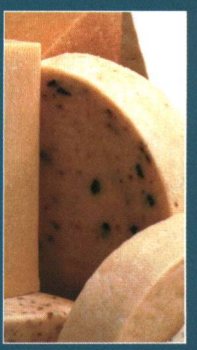
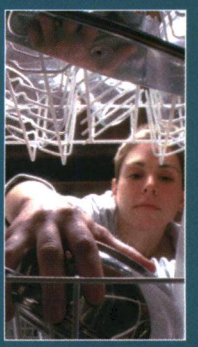
NEXT MONTH IN WHICH?



MOBILE PHONES Can GPRS deliver where Wap failed? We compare phones and look at tariff choices CHEESES The best bries, cheddars and stiltons DISHWASHERS ON TEST Clear up for Christmas with a Best Buy





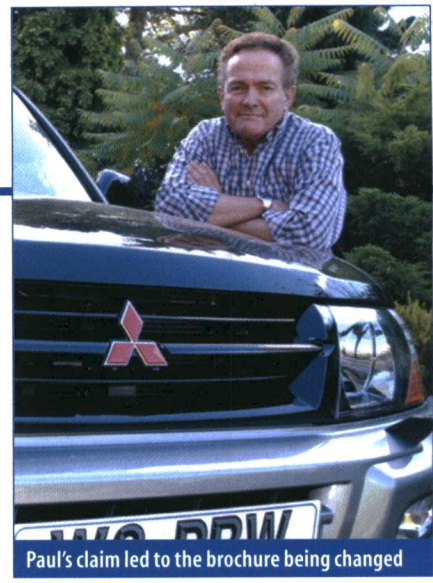
PLUS: BEST BUY CHAMPAGNE FOR THE FESTIVE SEASON; TESTS ON COMPACT CAMERAS, MICROWAVE OVENS, BEAUTY GADGETS; LATEST CRASH TESTS RESULTS; THE BEST CURRENT ACCOUNTS; ADVENTURE GIFTS; INDIGESTION REMEDIES COMPARED; PET SHOPS INVESTIGATED

Coming up in future issues: PDAs; WASHING MACHINES; COMBINED VCR AND DVD PLAYERS; PENSION ANNUITIES; FOOD PROCESSORS; RETURNING ONLINE GOODS – YOUR RIGHTS; SAVINGS ACCOUNTS; KITCHEN KNIVES; CARE HOMES; CORDLESS DRILLS; READY-MADE SAUCES; CORDLESS PHONES; SHAMPOOS; CREDIT CARD PERKS – ARE THEY WORTH HAVING?

briefcases

Two recent cases from our lawyers' files

SHOGUN SHOWDOWN



Paul's claim led to the brochure being changed

Paul Walker needed to replace his Jeep Cherokee. His work required a vehicle with four-wheel drive to keep him mobile under all weather conditions. He went to a local dealer and test-drove a Mitsubishi Shogun Sport Elegance V6 automatic. It couldn't arrange the finance he required, so Paul contacted another dealer, Gallaghers of Warrington, which arranged a part-exchange on his Chrysler Neon. The Shogun cost £24,795 and Paul took out a finance agreement with First National Motor Finance. After collecting the vehicle, Paul read in the handbook that it couldn't be used in four-wheel drive mode on ordinary roads, wet or dry.

The following day, Paul contacted Gallaghers to say he was rejecting the Shogun. Its sales manager refused the rejection. He said Paul should have checked before buying. Paul agreed he hadn't specifically asked whether the vehicle could be used in four-wheel drive mode on-road, but from discussions he'd had before buying, from examining brochures, and from having already test-driven a vehicle with 4x4 engaged, he felt it was clear what his requirements were.

Paul was left with a vehicle he couldn't use in the manner he required. He wrote to Mitsubishi. The managing director expressed surprise that anyone should wish to use 4x4 on-road and offered £1,500 towards a further part-exchange. Unhappy, Paul contacted a local solicitor. When costs reached £2,000 with little progress made, Paul came to us.

As Paul had a finance agreement, we wrote to First National with a claim for misrepresentation. It offered £264 which Paul rejected as being a token gesture. Mitsubishi finally agreed to offer £2,000 in conjunction with a discounted part-exchange price for a Shogun Equippe SWB 3.2 DiD auto. As this was a final offer, Paul felt that he had no choice but to accept.

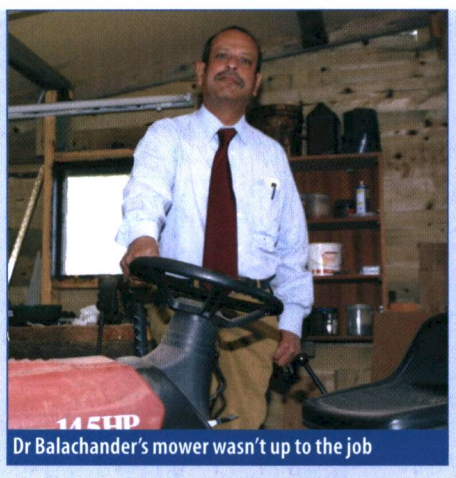
Mitsubishi has now amended its Shogun Sport brochures to explain how and when the 4x4 system can be used.

POINT OF LAW

If something is particularly important to you, you should make it clear before buying exactly what your needs are.

PHOTOGRAPHY ROBIN BECKHAM, PAUL FRANCIS PHOTOGRAPHY

ONE MAN WENT TO MOW



Dr Balachander's mower wasn't up to the job

Dr Balachander has a meadow covering more than three acres. So when the time came to buy a new mower, he wanted one that would be capable of doing the job. He looked at the Rally Tractor lawnmower and arranged for a sales rep from Medway Mowers to come to his house to demonstrate it. He asked his handyman to be present as he was a trained mechanic.

The sales rep cut various parts of the lawn and Dr Balachander asked him several times whether the mower would be able to cope with the amount of land to be mowed. The sales rep assured him it would and recommended the machine without hesitation. Dr Balachander bought the mower for £1,445.

However, as soon as he used it, he found it couldn't in fact cut all his lawn in one go. After it had broken down a number of times, Dr Balachander complained to Medway Mowers. It still insisted that 'the machine was man enough for the job'.

Dr Balachander continued to try to cut his lawn, but whenever he mowed for any length of time, the cutter belt dropped off. He returned the mower to Medway Mowers for repairs on several occasions. Then the gearbox developed a fault and the mower stopped completely. When Medway Mowers' supplier confirmed that this mower was not suitable for cutting areas of more than two acres in one go, Dr Balachander contacted us.

We wrote to Medway Mowers setting out a claim for misrepresentation. It replied that Dr Balachander had bought the machine against its advice. The dispute couldn't be resolved so we helped Dr Balachander sue Medway Mowers. The court settled in Dr Balachander's favour, awarding him £989 including court costs and interest.

POINT OF LAW

Statements of fact that encourage you to enter into a contract must be true. If they aren't, you may have a claim against the seller for misrepresentation.

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